

**DETERMINATION OF SYSTEMS AND PROCESSES
EMPLOYED BY THE PROPERTY INDUSTRY TO
MANAGE INFORMATION ETHICS IN GAUTENG SOUTH
AFRICA**

by

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DETERMINATION OF SYSTEMS AND PROCESSES EMPLOYED BY THE PROPERTY INDUSTRY TO MANAGE INFORMATION ETHICS IN GAUTENG SOUTH AFRICA

I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.



SIGNATURE

**15/06/18
DATE**

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ABSTRACT

The South African property sector is characterised by property practitioner firms that fail to comply with the Estate Agency Affairs Board (EAAB) code of conduct and firms having inefficient systems which are unable to combat hacking and cybercrime in the sector. Although property practitioner firms have systems and processes in place, there are still instances of unethical behaviour. Failure to prevent client personal information from being leaked is still a major problem in the sector, this issue can be addressed by demonstrating due diligence with respect to safeguarding sensitive information. The accuracy of information is also a problem in the sector and requires firms to resort to analysing collected data before capturing it, in order to maintain accuracy. The sector encounter illegal access to systems including breaking the password protected websites and password protection on a computer system.

The objectives for this study were to investigate the extent to which firms enforce Information Ethics (IE), explore the systems and processes put in place by firms to enforce IE and to explore the challenges experienced by the firms in the Gauteng province when enforcing IE. The study was qualitative in nature and in-depth interviews were conducted to gather information from five managers and five employees within the firm situated in Gauteng province.

The study found that these property practitioner firms enforce IE to a certain extent. These firms use (22) systems and processes to enforce IE and experienced (5) challenges during the enforcement of IE. The study concludes that these property practitioner firms enforce IE using different systems and processes and experience challenges during enforcement. The list of IE enforcement systems and processes and challenges identified in this study will assist policy makers in compiling IE policies. The findings will also assist firms in IE enforcement and reduction of IE enforcement challenges.

KEY WORDS

Information Ethics; Privacy management systems and processes; Accuracy management systems and processes; Intellectual property management systems and processes; Accessibility management systems and processes; Ethical challenges and dilemmas; Property practitioner firms; Information-ethics management systems and processes; Property industry; Cybercrime

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LIST OF ACRONYMS

CE	Collectively Exhaustive
CRM	Customer Relationship Management
EAAB	Estate Agency Affairs Board
FFC	Fidelity Fund Certificate
FATF	Financial Action Task Force
FICA	Financial Intelligence Centre Act, 38 of 2001
IE	Information Ethics
IP	Intellectual Property
IT	Information Technology
IREM	Institute of Real Estate Management
GDP	Gross Domestic Product
ME	Mutually Exclusive
PAPA	Privacy Accuracy Property Accessibility Charter
POPI	Protection of Personal Information Act, 4 of 2013
PAIA	Promotion of Access to Information Act, 2 of 2000
PSCC	Property Sector Charter Council
RDP	Reconstruction Development Programme
SARS	South African Revenue Service
NCA	National Credit Act, 34 of 2005
USA	United States of America

CHAPTER 1: OVERVIEW OF THE STUDY

1.1 INTRODUCTION

This chapter introduces the subject of the study. The introduction provides background information on the subject, followed by the problem statement, research objectives and questions of the study. The chapter continues to provide an overview of the literature, methodology, paradigm, design, the population and sampling of the study. It has also explored the data collection method, ethical consideration, the reliability and validity of the study, together with the delimitations and limitations.

1.2 OVERVIEW OF THE LITERATURE

The property industry of South Africa contributes highly to poverty alleviation, skills development and job creation (Estate Agency Affairs Board Annual Report, 2015/16). Rode (2015) reveals that the rental and house prices have all maintained a reasonable growth in the beginning of 2014 and has retained stability despite the economic growth. The property industry further assists the Department of Social Development in terms of social wellbeing and because of their assistance the social assistance budget has increased by an average of 11 percent per year (National Treasury/Department of Social Development, 2015).

However, the property industry is losing millions of rands due to unethical behaviours in the industry (Reynolds, 2003). Moreover, consumers and the governments are not always fully informed about the ethical challenges facing the property industry. Consequently, the government and consumer protection bodies are investigating ethical behaviours of the property industry, and seeking solutions to improve these challenges (Ndwandwe, 2009; Kaddu, 2007). Some of the ethical challenges that may occur in the industry can be the use of cold canvassing, which is the process of calling a person or sending them a cellular message to do marketing or to establish if a person's property is for sale (Halper, 2015). This raises concerns of whether property practitioner firms protect the

information given to them by the clients. Hence, Halper (2015) states that privacy of information is becoming a problem and a challenge in the property industry clients feel that they cannot trust their property practitioners fully.

Thus, this study aims to evaluate systems and processes employed by firms in the South African property industry to manage Information Ethics (IE).

1.3 DEFINITION OF KEY TERMS

- i. Information Ethics (IE) – a branch of ethics that focuses on the relationship between the creation, organization, dissemination, and use of information; and the ethical and moral codes governing human conduct in society.
- ii. Privacy –the extent to which an individual needs to prevent their personal information being leaked to outsiders.
- iii. Accuracy –the state of being free from mistakes, exemption arising from carefulness, the conformity to truth, exactness and correctness.
- iv. Intellectual property –the creation of the mind such as inventions, literary and artistic works, designs, symbols, names and images used in commerce.
- v. Accessibility –the objective of the various research efforts in information access and how human users access and further process large and unwieldy amounts of data and information.

1.4 PROBLEM STATEMENT

The South African property industry is characterised by property practitioner firms that fail to comply with the Estate Agency Affairs Board (EAAB) code of conduct (EAAB Annual Report, 2015/16). Moreover, the industry has inefficient systems (Jardine, 2015). Consequently, cybercrime and hacking has been reported in industry, resulting in the public receiving e-mails from firms unfamiliar to them (Johnson, 2015).

1.5 AIM OF THE STUDY

The aim of this study was to explore the systems and processes used by property practitioner firms in South African in the IE management arena, and the extent to which the property practitioner firms enforce IE. The outcome of the study is to develop a measurement framework to enforce IE and the challenges thereof.

1.6 RESEARCH OBJECTIVES

The following are the objectives of this study:

- i. To investigate the extent to which property practitioner firms in the Gauteng Province enforce IE.
- ii. To explore the systems and processes used by property practitioners firms in the Gauteng Province to enforce IE.
- iii. To explore the ethical challenges and dilemmas experienced by property practitioners firms in the Gauteng Province when enforcing IE.

1.7 RESEARCH QUESTIONS

The following are the research questions that this study aims to answer:

What is the extent to which property practitioner firms in the Gauteng Province enforce IE?

- i. What are the systems and processes used by property practitioner firms in the Gauteng Province to enforce IE?
- ii. What are the ethical challenges and dilemmas experienced by property practitioner firms in the Gauteng Province when managing IE?

1.8 RESEARCH METHODOLOGY

This study follows a qualitative research design which provides the opportunity to explore the underlying issue. In-depth interviews with managers and employees of property practitioner firms operating in Gauteng Province will be conducted. The study seeks to use experienced managers and employees from property practitioner firms selected, to add depth in the data collection process. When

conducting in-depth interviews, one of the objectives is to gather detailed and rich data.

1.9 RESEARCH PARADIGM

This study follows an interpretative paradigm and its purpose is concerned with understanding the world as it is, from the subjective experiences of individuals. This study uses meaning-oriented (versus measurement-oriented) methodologies, such as interviewing or participant observation, that rely on a subjective relationship between the researcher and the subjects.

1.10 RESEARCH DESIGN

The objective in designing a qualitative research is to reduce chances of failure (DePaulo, 2002). For the purpose of this research the study utilises the qualitative method. In-depth interviews with managers and employees of property practitioner firms operating in Gauteng Province are conducted.

1.11 POPULATION AND SAMPLING

The study focuses on one manager and one employee from each property practitioner firm. There are two employees from each firm, which amount to ten participants in total. The sample size is made up of five selected property practitioner firms around Gauteng.

This study seeks to use property practitioner firms that are more accessible because there is no rationale in considering major differences in the operations and management of IE between firms in the property industry in Gauteng. The selected sample size makes it easier for the data collection process to be completed within the time frame and cost constraints. The larger the sample size, the less likely it is to discover a perception that is needed (Biau, Kerneis and Porcher, 2008).

1.12 DATA COLLECTION METHOD

The interviews took between thirty minutes and an hour to conduct. The interviews were conducted at each firm's premises because it was convenient for the participants. It also eliminated travel and other expenses for the participants. Participants were allocated code names to protect their identities by following the anonymity process. The data of the study was collected over a month to give the principal researcher a grace period for unforeseen circumstances during the duration of the interviews.

1.13 ETHICAL CONSIDERATIONS

The research complies with the Policy on Research Ethics and Innovation of the University of South Africa (UNISA). Wiid and Diggines (2013) and Salkind (2014) explain a variety of ethical areas that need to be taken care of. The following actions that were taken are based on the recommendations of the authors. Efforts were made to ensure that the interpretation of the data and their analysis does not harm the reputation of the organisations under study. Proper permission was requested from the property practitioner firms to carry out research in the area as well as requesting their full co-operation. The appropriate systems and processes were also taken to maintain the ethical clearance (see Appendix D) in order to undergo the study with the relevant firms. The objectives of the research were made known to the sampled property practitioner firms. Participants were assured of the confidentiality of the collected data.

1.14 VALIDITY AND RELIABILITY

To ensure that the instrument used (in this case open-ended questioning) is reliable, the interviews were conducted using five managers and five employees of the property industry in the Gauteng Province. Mouton (2001) explains that common errors in ensuring validity and reliability include inaccessible data sources, controlled access, incomplete data sources, and legal as well as ethical constraints. The reliability of the study ensured that the data from the interviews

are collected and recorded accurately. The study has ensured that the interviews measured what it is supposed to measure.

1.15 DELIMITATION

This study was delimited to the property practitioner firms operating in the Gauteng Province because it is the most advanced Province in terms of economic development and may provide better information on IE.

1.16 LIMITATIONS

The following have been the limitations of the study:

- i. The study was limited to time and money available.
- ii. IE is still in its infancy stages and has limited literature because of limited information regarding the topic.
- iii. Due to the ethical nature of the study, some participants were not free to provide all the information required.

1.17 VALUE ADDED BY THIS STUDY

In practice, IE management systems and processes may reduce and possibly eliminate loss of privacy experienced by customers; it may also prevent property practitioner firms from becoming victims of cybercrime. It may also protect property practitioner firms from loss of reputation. It may also ensure full compliance with government Acts and Regulations. The list of ethical challenges and dilemmas may ensure that these firms guard against such non-compliance; the list of ethical challenges and dilemmas may ensure that property practitioner firms employ measures to weaken or possibly eliminate such ethical challenges and dilemmas.

Theoretically, the list of IE management systems and processes and list of ethical challenges and dilemmas may contribute towards the existing body of knowledge. The outcome of this study adds to the limited scope of IE literature.

1.18 CHAPTER LAYOUT

Chapter 1: Introduction to the problem – Chapter 1 provides an overview, introduction and background to the study.

Chapter 2: Literature review – Chapter 2 provides thorough literature review on IE and its management.

Chapter 3: Research methodology – Chapter 3 discusses the research design and research methods used in this study.

Chapter 4: Data analysis – Chapter 4 contains analyses of data and discusses the research results of the study.

Chapter 5: Research findings and discussions – This chapter interprets the data collected in the study.

Chapter 6: Conclusions and recommendations – Chapter 6 discusses the conclusions of the study, suggestions for future research, and recommendations.

1.19 CHAPTER SUMMARY

This chapter firstly introduced an overview of the literature and highlighted the challenges and dilemmas that property practitioner firms come across when it comes to the protection of information in the industry. It has also focused on how the study aims to determine the systems and processes firms can adopt for the purpose of information protection. It has further outlined the literature, methodology which followed a qualitative research design for the purpose of conducting in-depth interviews with managers and employees in the industry.

The study followed the qualitative process with the aim to reduce any failure that could potentially occur when conducting the interviews with the participants. This study followed an interpretative paradigm and its purpose is concerned with understanding the world as it is, from the subjective experiences of individuals. The sample size of the study was made up of one manager and one employee from five property practitioner firm. There were two employees from each firm, which amounts to ten participants in total.

The study further elaborates on the data collection method which was qualitative in nature using interviews that took between thirty minutes and an hour. The data was collected over a month by the principal researcher. The study complies with the Policy on Research Ethics and Innovation of the University of South Africa (UNISA) and has proven to be ethical according to this policy.

The next chapter reviews scholarly work/literature of information ethics.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter provides a detailed literature review on the importance of Information Ethics (IE) in the South African property industry. This chapter explores the different laws and legislations in the industry and further provides a broad discussion on the systems and processes systems and management tools used to protect privacy, accuracy, property and accessibility efficiently and effectively.

2.2 THE IMPORTANCE OF INFORMATION ETHICS

In information science, IE has been intensely examined for over twenty years. In practice, IE is represented by a system of moral values and behaviour rules in the context of various related factors of the information environment (Froehlich, 2004). Froehlich (2004) further states, that IE is a broad topic that not only surfaces from the basic principles of ethics and philosophy, namely disciplines examining human behaviour values and choice-making, but has to do with other related areas of application, such as ethics of information systems, Internet, business, medicine, biology (Bio IE), media and politics.

The evolution of IE has its origins in information science, and has to become a varied field of interest in several academic disciplines (Buchanan, 2011). The rapid change in information has a significant influence on the economy, politics, culture, lifestyle, norms and human behaviour (Chang, 2011). Moreover, Chang (2011) states that it is important to determine the most used techniques of managing IE in the business environment.

According to KPMG (2012), companies continue to face ethical challenges and dilemmas when it comes to IE, such as dealing with cyber-related crimes. It was reported by Phillip (2002), that some of the cyber-attacks include hacking offences, like breaking the password or password-protected websites and

password protection on a computer system. Most company owners choose to keep such activities both private and internal, because it could cause negative publicity and cause existing clients to shift their business to competitors, which can result in a loss in the firm's turnover income (Cybercrime, 2012). Johnson (2015), states that there should be effective and efficient systems and processes to counter newer forms of attacks related to cybercrime. The business environment should be aware of different developments which have a bearing on their operations and may benefit them if they invest in a system to manage IE (Johnson, 2015).

IE is important because it creates a culture of trust, responsibility, integrity and excellence in the use of information (Froehlich, 2004). Additionally, IE has become very vital in modern times, an age known as the "information age" due to the central role played by information in the stability of the economy (Aluwihare-Samaranayake, 2012). It further provides an ethical framework for property practitioner firms in order to carry out various information-related processes like acquiring, storing and using information (Aluwihare-Samaranayake, 2012).

Today, the massive use of computer science and information technology in the business world and in other arenas has brought many ethical issues and concerns. Hence, Mason (1986) introduced four most crucial ethical issues of the information era, namely privacy, accuracy, property and accessibility – combined as Privacy Accuracy Intellectual Property Accessibility, with the acronym PAPA. Mason's PAPA model focused on the individual impairment which could arise from the unethical use or misuse of information and information technology. Based on the Framework developed by Mason, analyses can reach a conclusion on ethical issues emerging from the unethical use of information technology. The PAPA model enlightens depth knowledge on what privacy, accuracy, property and accuracy means, how they are interrelated, what their differences are, and how they can assist the property industry to reach conclusions on ethical issues.

2.3 THE IMPORTANCE OF THE PROPERTY INDUSTRY

The property industry is one of the most important industries in the world economy (European Real Estate Forum, 2017). The industry's investments play a major role for private and institutional investors in Europe. The property industry is highly capital intensive and has a direct influence on financial markets worldwide. It plays an important role in distributing wealth between individuals. It has an impact on the economic performance of a country, as it is affected by interest rate changes. For example, in 2016 the property industry in the U.S. contributed \$1.2 trillion to the nation's economic output (Amadeo, 2017). That is 6 percent of the Gross Domestic Product (GDP) of the United States of America (USA), which reached a peak of \$1.195 trillion in 2006. However, the property industry is labour intensive, hence the drop in housing construction was a big contributor to the recession's high unemployment rate (Amadeo, 2017). The property industry continues to play an equally critical role in the South African economy.

2.3.1 The importance of the South African property industry

The property industry of South Africa is an economic enabler and allows upward economic mobility for future generations (Estate Agency Affairs Board [EAAB] Annual Report, 2013/14). It contributes to job creation, skills development and quality of life. Moreover, property ownership enables access to capital, creates income streams and a sense of security.

Over the years, the industry has been able to enhance property practitioners as a viable and financially rewarding career of choice for, particularly, members of previously disadvantaged communities, women, the youth and persons with disability (EAAB Annual Report 2016/2017). Doing so, this has resulted in the speedy transformation of the industry in full knowledge of the fact that changes in the spatial demographics of the South African property landscape require the cooperation and support of, not only property practitioners but, indeed, but all South African property buyers, sellers, landlords and tenants (EAAB Annual Report 2016/2017). Another major benefit of the industry is the "One Learner One

Estate Agency Youth Brigade Empowerment” programme with the objective to increase the level of representation and participation of the youth, previously disadvantaged persons and persons with disability, within the property industry in general and the property environment in particular (EAAB Annual Report 2016/2017).

The South African property industry is valued at R5.8 trillion (Property Sector Charter Council (Property Sector Charter Council [PSCC]; 2016; SA Commercial Prop – News, 2016.). It is sized at R5.3 trillion with a further R520 billion land officially zoned for commercial (refers to buildings or land intended to generate a profit, either from capital gain or rental income) and residential (land use in which housing predominate, as opposed to industrial and commercial areas) development. The property market value in South Africa is R7 trillion, excluding the tribal and community land parcels and building infrastructure while Reconstruction Development Programme (RDP) assets have not been included at market value (EAAB Annual Report, 2016/2017). In the Gauteng Province, the property industry dominated investment value in 2015, with R10.8 billion invested in the province in the year, accounting for 59.0% of total investments in the country.

To protect all these investments, the property industry should protect information through IE. IE is crucial in the South African property industry in order to prevent conflict and dishonesty, and promote privacy, confidentiality of information and unauthorized access of information.

2.4 INFORMATION ETHICS IN THE SOUTH AFRICAN PROPERTY INDUSTRY

IE in the property industry of South Africa investigates the ethical issues arising from the life cycle of information, including the generation, gathering, organisation, retrieval, distribution and use of information in the industry (Cupurro, Ocholla, Britz and Bester, 2013). In order to achieve this, property practitioner firms have ethical policies that spell out its penalties. By showing that the firm takes ethics seriously and that those who violate code of ethics will be punished according to the firms' policies (Mann, 2015). Practically, unethical behaviours go unreported because property practitioners are afraid of victimization (Mbatha, 2005). Very few property practitioners use the ethics hotline provided by the EAAB to report unethical behaviours (EAAB Annual Report 2014/15). The ethics hotline can be used to report unethical behaviours regarding the right to privacy, the quality of information, access to information and the right to intellectual property.

2.4.1 Privacy in the South African property industry

There are two main factors which threaten our privacy today, firstly growth of information technology with its capacity of scrutiny, communication, computing, retrieval and storage, and secondly the increased value of information in decision making (South African Law Reform Commission, 2005). In South Africa to ensure privacy and combat abuse of information, data protection legislation is necessary even if it means imposing some social limits on society to balance the technological progress (South African Law Reform Commission, 2005). Property practitioner firms in the property industry prevent their clients' personal information from being leaked to outsiders (Mason, 1986). In order to prevent this leakage, property practitioners collect and store this information in password protected systems. They also ensure that employees, second and third parties involved in the agreement or interaction at hand, sign confidentiality forms (Mason, 1986).

The South African Law Reform Commission has also drafted a discussion paper in 2005 that focuses on privacy and data protection (South African Law Reform Commission, 2005). The discussion paper deals with the aspect of access to private information of an individual, be it access by that individual or another person, and does not regulate other aspects of the right to privacy, such as the correction of and control over personal information, and so forth (South African Law Reform Commission, 2005).

It should be noted that the property industry, which is involved not only in the marketing of property practitioner firms, but also the complex process of property transactions, is naturally required to comply with the Protection of Personal Information (POPI) Act, No 4 of 2013. The Act brings an end to the uncertainty regarding the law on the use and processing of personal information. The customer's right to privacy will determine what may be done with information about them, especially in the cyberspace environment (Erasmus, 2015a).

2.4.2 Accuracy in the South African property industry

The accuracy of information is a major problem for property practitioner firms and requires special attention. Firms have resorted to analysing collected data before capturing it, in order to maintain accuracy (Coldwell and Herbst, 2004). Although property practitioners are putting these systems and processes in place, there are still instances of unethical behaviour. Failure to capture and store information accurately may lead to loss of business, customers, money and profit (Gottsche, 2011). Although the Internet is generally an all-too-easy source of personal information, and client-agent relationships elicit personal details as well, the enforcement of the POPI Act is set to have far-reaching implications for the real estate industry (Fiore, 2012).

Property practitioner firms have adopted the POPI Act to ensure accuracy in the organisation, the Act improves efficiency and reliability of a company's databases through capturing the minimum required data, ensuring accuracy, and removing

data that is no longer required. The Act also ensures transparency when collecting information and making sure the parties know their rights and obligations. It continues to make sure the reason for collection, the data collected and the manner of collection are lawful and appropriate, and that any further processing is in compliance with the Act, and taking all reasonable steps to ensure that information is accurate, correct and secure. Many companies and businesses rely on the possession and use of the Act to ensure that accuracy in the organisation remains efficient and transparent (Fiore, 2012).

2.4.3 Intellectual Property in the South African Property Industry

The loss of Intellectual Property (IP), such as proprietary product blueprints, financial data, and merger and acquisition plans, can damage a property practitioner firm's reputation, undermine its brand, or jeopardize its competitive edge (Cisco Worldwide, 2014b)). In addition to having more data at risk, organisations continue to suffer greater consequences if certain data is lost or compromised. Moreover, breaches of regulatory requirements for handling sensitive customer data can further reduce customer confidence in the firm.

Global security study on data leakage revealed that the data loss usually results from employee behaviours that demonstrate a lack of diligence with respect to safeguarding sensitive information, include speaking loudly about confidential information in public places, failing to log off laptops, leaving passwords in sight or unprotected, and accessing unauthorized websites (Cisco South Africa, 2014a). However, currently, property practitioner firms are striving to put systems and processes in place to protect intellectual property of their clients more effectively and efficiently (Financial Action Task Force [FATF] Report, 2013).

2.4.4 Accessibility in the South African property industry

The issue of universal access to information may create a dilemma for many property practitioner firms. According to Venter, Coetzee and Labuschagne (eds., ISSA, 2009), various public and professional declarations refer to free and public

access of information. Property practitioner firms encounter illegal access on their systems, including breaking the password protected websites and password protection on a computer system. Therefore it should be common knowledge that issues of trust, privacy and accessibility of information are critical (Phillip, 2002).

In 2014, 69 percent of executives expressed concern about cyber threats, including a lack of data security. In 2015, an updated survey increased that number to 86 percent, so it's clear that the desire for better cyber security is not going away anytime soon. South Africa, like many other countries, has become dependent on the Internet to govern, to conduct business and for other social purposes (Cybercrime, 2012). Taking into consideration the increase in national and international bandwidth in South Africa, cybercrimes and threats are and will continue to increase. The largest data leak recorded in South Africa has been traced to a Web server registered to a property practitioner firm based in Pretoria (Fraser, 2017). The data contained the details of over 30 million South Africans, including ID numbers, phone numbers, estimated incomes, marital status and physical addresses (Cowen, 2017). The property industry has also experienced high volumes of credit cards being skimmed, bank accounts hacked and in the latest scam doing the rounds, funds are being misappropriated from conveyancing attorneys' accounts by con artists (Jacobs, 2013). Hacking threats have emerged, and with it have come a worldwide concern about cybercrime (PricewaterhouseCoopers [PwC] Survey, 2014). Bester, 2014; Malan, 2014 contend that it is important to have a Code of Ethics in the foundation of ethical decision when it comes to cybercrime and attacks in the business environment.

2.5 INFORMATION ETHICS (IE) LAWS IN THE SOUTH AFRICAN PROPERTY INDUSTRY

Legislation is one of the most important instruments in the property industry as it influences the ethical behaviours of property practitioners (Lues, 2007). It determines the rights and responsibilities of individuals and institutions to whom the legislation applies.

2.5.1 Protection of Personal Information Act, No. 4 of 2013

The Protection of Personal Information Act (POPI), No. 4 of 2013 promotes the protection of personal information by public and private bodies, introduces certain conditions to establish minimum requirements for the processing of personal information, and provides for the establishment of an Information Regulator to exercise certain powers, and to perform certain duties and functions in terms of the Act (POPI, 2013). The purpose of the POPI Act is to ensure that all South African institutions conduct themselves in a responsible manner when collecting, processing, storing and sharing another entity's personal information, by holding them accountable, should they abuse or compromise personal information (POPI, 2013). The Act promotes the protection of personal information by public and private bodies.

Some of the obligations under POPI are to only collect information needed for a specific purpose, apply reasonable security systems and processes to protect it, ensure it is relevant and up to date, only hold as much as needed, and only for as long as it is needed, and allow the subject of the information to see it upon request (Bregman Moodley Attorneys Inc, 2015). Property practitioner firms routinely obtain personal information from consumers such as their address details, employment and medical history, tax numbers, identity documents (ID) and other pertinent data (FICA, 2001).

It is imperative that property practitioner firms stay abreast of any legal developments regarding the Act in order to ensure their clients are given the best, legally compliant service (Swain, 2015). In a nutshell, Swain continues to state that, POPI places specific responsibilities on property practitioners especially when:

i. Collecting information from prospective clients

All property practitioners need to obtain a potential client's consent to send them any property listings or newsletters.

ii. Storing client information

Client information will need to be stored in such a way that only individuals with the necessary authorisation will be able to obtain access.

iii. Adapting email protocols

Emails will be likely be strictly controlled and it may become necessary to encode emails containing information, such as offers to purchase, that have already been signed by one party.

iv. Marketing to clients

It will no longer be permissible to use anyone's personal information in order to send them direct marketing without their written permission.

Furthermore, the rights created in the POPI Act are most welcome by the industry, and bring South African e-law in line with international legal standards (Swain, 2015). Swain continued to state that, before the introduction of the legislation, online property practitioner firms were free to treat cyberspace as a platform on which marketers could reach countless customers without reservation or accountability. He also mentioned that the trends nowadays are to balance the rights of the marketer with those of the customer. The customer has a right of choice regarding the companies from which material will be received and the content of such material.

The Act has direct implications on property practitioners firms and their clients in terms of how this information is collected, stored and disseminated (Fitzanne Estates, 2015). Failure to abide by the Act can result in a property practitioner firm being sued, loss of customers/business, lawsuits and penalties hence it is important for all firms to follow the Act to avoid these implications (Fitzanne Estates, 2015).

2.5.2 Promotion of Access to Information Act, No. 2 of 2000

The Protection of Personal Information Act (PAIA), No. 2 of 2000, must exercise certain powers and perform certain duties and functions in terms of this Act; and

to provide for matters connected therewith (PAIA, 2000). The purpose of the PAIA is to promote a culture of transparency, accountability and good governance in both the private and public industry. The Act continues to allow persons to request information from private bodies, including juristic persons. Private bodies or juristic persons include natural persons carrying on any trade, business or profession; partnerships which carry on any trade, business or profession; or any former or existing juristic person excluding a public body. Juristic persons, therefore, include companies, close corporations, non-profit organisations and trusts. The Act gives effect to the constitutional right of access to information held by the State and any information that is held by another person and that is required for the exercise or protection of information rights in the property industry.

It has been further stated by the EAAB that meeting the peremptory requirements of the Act is compulsory for all property practitioner firms; however, some firms that would otherwise have been forced to comply with the provisions of the PAIA have argued that full compliance with the provisions of the Act was not only extremely costly but, also, logistically difficult (EAAB Annual Report, 2012/13).

2.5.3 Financial Intelligence Centre Act, No. 38 of 2001

The Financial Intelligence Centre Act (FICA), No. 38 of 2001, brings South Africa in line with similar legislation in other countries designed to reveal the movement of moneys derived from unlawful activities, thereby curbing money laundering and other criminal activities. The Act does this by creating a legal framework for effective identification and verification of client identities, record keeping, reporting processes, staff training, compliance requirements; and the establishment of the Financial Intelligence Centre and Counter-Money Laundering Advisory Council (the Counter-Money Laundering Advisory Council was established to advise the Minister of Finance on best policies and practices for the identification of proceeds of unlawful activities and to combat money laundering (FICA, 2001.)

The Financial Intelligence Centre (the Centre) was established in terms of section (2) of FICA. The purpose of the Centre is to establish and maintain an effective policy and compliance framework and operational capacity to identify and combat crime, money laundering and terror financing in order for South Africa to protect the financial system, develop the economy and be a responsible global citizen (FICA, 2001).

The Act further creates money laundering control obligations for banks and other institutions and professionals, such as property practitioners, brokers, attorneys and insurance companies. Customer identification is a crucial element of any effective money-laundering control system. Moreover, property practitioner firms have implemented systems and processes for them to know who their customers are and to prevent criminals from using false or stolen identities to gain access to their services. Firms are also required to obtain certain information and supporting documents from new customers before accounts could be opened. Property practitioners must ensure that they and their clients are FICA compliant by supplying banks with the required documentation (Bregman Moodley Attorneys Inc, 2015).

The Act also requires property practitioners to identify their clients' place of residence before entering into either a single transaction or a business relationship. This information along with copies of sales agreements, leases and mandates must be kept in a secure environment for a period of five years from the date when the single transaction or business relationship terminates (FICA, 2001).

Currently the South African government has made the EAAB a supervisory body as defined in the Act and made it responsible for ensuring that property practitioners, defined as accountable institutions in the Act, are fully aware of their responsibilities to report illegal or suspicious transactions with regard to buying, selling and leasing of immovable property (Battersby, 2012). Battersby continued to elaborate on some of the problems the industry has come across to date. The

first problem property practitioners are encountering is identifying who the client is, the next problem encountered in the industry is the timing of the FICA process; a prospective purchaser or tenant walks into a firm looking to buy or rent a property.

2.5.4 The Estate Agency Affairs Act, No.112 of 1976

The Estate Agency Affairs Act, No.112 of 1976 provides for the establishment of an Estate Agency Affairs Board and an Estate Agents Fidelity Fund: for the control of certain activities of property practitioners in the public interest; and for incidental matters (Estate Agency Affairs Act, 1976). One such conduct guideline is that, “in terms of estate agents' general duty to members of the public and other persons or bodies, an estate agent shall protect the interests of his client at all times to the best of his ability, with due regard to the interests of all other parties concerned.”

Adhering to this code of conduct should remain a priority for property practitioners at all times (Estate Agency Affairs Act, 1976). In addition, it is also up to the property practitioners and property groups to continually remind and train their practitioners about the management of Information Ethics in the industry and reinstate a set of values that mirrors the EAAB code of conduct (Estate Agency Affairs Act, 1976).

2.6 INFORMATION ETHICS MANAGEMENT SYSTEMS AND PROCESSES IN THE SOUTH AFRICAN PROPERTY INDUSTRY

Alexander and Muhlebach (2014) state that property practitioner firms utilise a variety of systems and processes to manage IE. The industry continues to implement management tools to further mitigate potential information risks that could occur within the firm by an internal and external impact.

2.6.1 Organisations for Information Ethics in the property industry

There are various organisations that may have an influence on IE. These are outlined and discussed below:

2.6.1.1 Institute of Real Estate Management (IREM)

Institute of Real Estate Management (IREM) is an international force of 20 000 individuals united to advance the profession of property industry management through training, professional development, and collaboration (IREM, 1979). The primary concern was the financial responsibility of those who were managing property for others (IREM, 1979). Each member firm is required to follow certain ethical standards of practice – specifically, each firm agreed to avoid commingling funds, to carry a fidelity bond for employees who handled money, and to refrain from reaping financial benefit from the use of a client's funds without full disclosure (IREM, 1979).

However, property practitioner firms are not obligated to be part of IREM (Alexander and Muhlebach, 2014). IREM is the home for all property industry professionals to connect and serve both the family and commercial industry. IREM also ensures that the client is always happy at all times, creating a winning management tool and to further the ability to handle legal issues and ethical issues, and being able to manage, eliminate and mitigate risks at all times (IREM, 1979).

2.6.1.2 Estate Agency Affairs Board (EAAB)

The Estate Agency Affairs Board (EAAB) regulates property practitioners through ensuring that all persons carrying out the activities of a property practitioner as a service to the public are registered with the EAAB (EAAB Annual Report, 2012/13). Furthermore, a Fidelity Fund Certificate (FFC), which is to be renewed each year, is issued as evidence of such registration and confirmation that such person is legally entitled to carry out the activities of an estate agent. In order to

be a registered property practitioner, the individual needs to follow certain processes and procedures in order to become a certified property practitioner.

The individual needs to serve as an intern for a continuous period of 12 months; then the property practitioner will be regulated (EAAB Annual Report, 2012/13). The EAAB code of conduct The Act further states that no property practitioners shall, without just cause, divulge to any third party any confidential information obtained by him in concerning the business affairs, trade secrets or technical methods or processes of a client or any party to a transaction in respect the property practitioner acted in.

The EAAB Annual Report (2016/17) states that there are over 90 000 registered property practitioners in South Africa that are regulated by the EAAB. Moreover, the number of registered property practitioner interns have increased from 38 503 on 31 March 2016, to 41 241 on 31 March 2017. The increased number of registered property practitioners in the property industry is a source of great encouragement and would seem to further indicate that younger people are considering the property industry as a professional career of choice (Mullins, 2012).

2.6.2 Privacy management systems and processes in the property industry

Personal information is a most valuable asset for property practitioner firms. To embed a culture that respects privacy, the industry should build strong and effective privacy management plans that will inspire trust and confidence in the firm (Privacy Management Framework: Enabling Compliance and Encouraging Good Practice, 2001). Additionally, property practitioner firms should have good privacy governance to improve property productivity and help develop more efficient organisational processes. Furthermore, good privacy governance will also help manage both the risk of a privacy breach and response if one should occur.

Property practitioner firms commit to treating personal information as a valuable asset to be respected, managed and protected, allocate resources to support the development and implementation of privacy management plans that align the firms processes with its privacy obligations and further implement reporting mechanisms that ensure that senior management are routinely informed about privacy issues and understand the privacy obligations (Mwafuililwa, 2010).

2.6.3 Accuracy management systems and processes in the property industry

The South African property industry should focus on satisfying their strategic needs whilst being confident that the information on which they make their management decisions is accurate and timely (Lambert Smith Hampton, 2011). Moreover, a structured approach to organising and auditing the property industry information is vital to achieving strategic goals in the firm, by developing accurate and up to date property information, the integration to facilities management services, benchmarking of property information and transparent information that can be viewed and understood by multiple partners/stakeholders (Lambert Smith Hampton, 2011). It is further stated that to ensure accuracy in the industry, valuations is a combination of having quality information and an experienced team (Lambert Smith Hampton, 2011). This includes having a detailed database of properties sold in the industry as well as proper processes and guidelines in place for the valuation team to follow (Fitzgerald, 2016).

In the property industry to ensure that there is accuracy, property practitioner firms need to employ skilled and experienced property practitioners. It is stated by the EAAB that the following conditions should be satisfied before registering as a new, full-status property practitioner. The property practitioner has served as an intern property practitioner, a continuous, compulsory 12 months internship period under active supervision of a principal property practitioner, or a full-status property practitioner who have at least three years practical experience; keep a log-book (portfolio of evidence) reflecting the various property practitioner functions and activities undertaken during internship period, be in possession of

a relevant NQF Level 4 certificate, or completed the Further Education and Training Certificate: Real Estate.

2.6.4 Accessibility management systems and processes in the property industry

The EAAB has made it a priority to make property regulation accessible to all potential candidates looking to join the industry as property practitioners. The EAAB has stated that all registrations shall be performed on the MyEAAB Agents Portal accessible through the EAAB website, through the link <https://www.eaab.org.za/myffc>. The document continues to state that validation of a FFC and a registration certificate automatically expires on 31 December of the year of issue. The purpose of the portal is to collect property practitioners entering the property industry profession for the first time, which must be sorted, captured and stored. Related information must be stored in files that are easily accessible by all permitted users. The information must further be stored in secured storage (Nenzhelele, 2016).

2.6.5 Intellectual property management systems and processes in the property industry

Property practitioner firms should protect their brand and Intellectual Property against third parties, as well as against their employees (Erasmus, L., 2015b; AGENT Magazine). The first step of putting systems and processes in place of protecting a brand name starts at the moment when a firm employs a person (Erasmus, L., 2015b; AGENT Magazine). Whilst traditional property practitioners tend to nurture the idea of independence, the umbrella of a brand serves as protection and such protection should be highlighted at the point of employment (Erasmus, L., 2015b; AGENT Magazine).

The employment contract is no longer a document stating the size of property practitioners' commission and a vague job description. It has become a document which informs the practitioners of their rights regarding the use of the company's

intellectual property, including using the brand on social media platforms; also highlighting the dos and don'ts in this respect (The official publication of the EAAB agent, 2015). The intellectual property of firms should be protected at all costs and cannot be used by employees at random. A firm should have clear guidelines as to how, where and to whom the intellectual property is made available (AGENT Magazine 2015).

2.6.6 Ethical challenges and dilemmas in the property industry

Fallis (2007) reports that information professionals face ethical challenges and dilemmas about advances in information technology. Mann (2015) further states that these ethical dilemmas can be difficult to grasp in an organisation, especially if management does not understand what the companies' official guidelines entail. Mann (2015) also states that every company should have an ethical policy that spells out its penalties if there is unethical behaviour. Moreover, in most organisations, unethical behaviour usually go unreported, because employees are afraid of victimization by management (Mbatha, 2005).

2.7 CHAPTER SUMMARY

The chapter highlighted that there are currently systems and processes used that have assisted in enforcing and managing IE and the different ethical issues arising from the life cycle of information, including the generation, gathering, organisation, retrieval, distribution and use of information in the South African property industry. It is clear from the study that the systems and processes aimed at managing IE in the property industry are very important for the success of property practitioner firms in the Gauteng Province.

The chapter continued to focus on the different legislations that are most important for the industry for the purpose of protection of personal information e.g. the POPI, PAIA, FICA and the Estate Agency Affairs Act which all aim to manage information abuse in an accurate and effective manner. It continued to also highlight the various management tools to further mitigate potential

information risks that could occur within the firm by an internal and external impact with the implementation of IREM and the EAAB.

The next chapter focuses on the research design, outlining how the research study will be conducted, what data is required, what methods are going to be collected; analysing the data, and how this will further answer the research questions.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter outlines and discusses the research methodology. It starts by discussing the research aims, then progresses to research questions, research paradigm, research design, research approach and research strategy of the study. This is then followed by a discussion of the population of the study and the sampling method, frame and size; then trustworthiness and authenticity. The chapter ends by discussing the data collection and analysis process. The main aim of this chapter is to describe the methodology that will be used in this study.

3.2 RESEARCH AIMS

The aim of this study is to explore the systems and processes used by property practitioner firms in the Gauteng Province to enforce Information Ethics (IE) and to investigate the extent to which property practitioner firms enforce IE. The study explores the ethical challenges and dilemmas faced by the property industry.

3.3 RESEARCH QUESTIONS

The following are the questions for this study:

- i. What is the extent to which the property practitioner firms in the Gauteng Province enforce IE?
- ii. What are the systems and processes used by the property practitioner firms in the Gauteng Province to enforce IE?
- iii. What are the ethical challenges and dilemmas experienced by the property practitioner firms in the Gauteng Province when managing IE?

3.4 RESEARCH PARADIGM

Property practitioner firms that have passed the business survival stage will participate in this study, as firms that have survived the first five years are proven to have experienced enough business challenges (Burrell and Morgan, 1979). These companies provided rich information to fulfil the objectives of this study. Moreover, they were able to answer the interview questions in an experienced and confident manner. This study followed an interpretive paradigm as its purpose is concerned with understanding the world as it is, from subjective experiences of individuals. This study used meaning-oriented (versus measurement-oriented) methodologies, such as interviewing or participant observation, that rely on a subjective relationship between the researcher and the subjects. In this paradigm, researchers attempt to observe ongoing processes to better understand individual behaviour and the spiritual nature of the world (Burrell and Morgan, 1979).

On the basis of this research approach, the study follows the social constructivism (interpretive) paradigm which employs inductive logic (Bliss and Rocco, 2003). Crotty (1998) defines social constructivism as the view that all knowledge, and therefore all meaningful reality as such, is contingent upon human practices, being constructed in and out of interaction between human beings and their world, and developed and transmitted within an essentially social context. The researcher's intention is to make sense of the meanings others have about the world (Creswell, 2007). The social constructivist perspective of this study was embraced by the interviews conducted to collect data from the participants in answering qualitative questions. The constructivist perspective is supported by the participatory paradigm which proposes that at the end of the social constructivist agenda, there should be an action agenda for reform which may change the lives of the participants, the institutions in which they live and work, or even the researchers' lives (Heron and Reason, 1997).

3.5 RESEARCH DESIGN

A research design is an outline or a plan of how the research project is conducted (Wiid and Diggines, 2013). Van Wyk (2005) states that the research design articulates what data is required, what methods to collect, how to analyse this data, and how all of this is going to answer the research question. This study utilises the qualitative research design. Du Plooy-Cilliers, Davis and Bezuidenhout (2014) explain that the goal of qualitative research is to explore, understand and describe experiences, perceptions and meaning. This is supported by Wiid and Diggines (2013) who state that the key areas in which qualitative research is used, includes pre-piloting questionnaires, evaluation and creative development.

The objective in designing a qualitative research is to reduce chances of failure (DePaulo, 2002). In-depth interviews with managers and employees of property practitioner firms operating in Gauteng Province were conducted.

This study followed an interpretive inductive paradigm with the main focus being on collection of qualitative data and less concern with generalisation. It also focuses on analytically disclosing those meaning-making practices, while showing how those practices configure to generate observable outcomes. Interpretive methodologies positions the making of practices of human actors at the centre of what is called qualitative research in some disciplines, and it is conducted from an experience-near perspective in that the research does not start with concepts determined, but rather seeks to allow these to emerge from encounters in the field (Wiid and Diggines, 2013). This research gained a closer understanding of the research context and promote more researcher involvement in the collection of data. Saunders, Lewis and Thornhill (2003) explains that inductive approach is more concerned with the gaining of a deeper understanding of the research area and not a generalisation of results.

3.6 RESEARCH APPROACH

This section focused on outlining the approach that meets the objectives of the study, as well as the methodology that is followed throughout the study. The highest level of complexity in the research is referred to as methodological paradigms, which include qualitative, quantitative and mixed research (Mouton, 2009). A qualitative research method entails discovering findings without depending on numerical measurements, and produces descriptive data obtained from interviews, questionnaires and participant observation in order to understand and describe specific social phenomena (Cooper and Schindler, 2006).

Creswell (2007) argues that in quantitative research the aim of the researcher is to determine the relationship between one variable – an independent variable and the other is a dependent variable in a population. Mixed methods research is both a method and methodology for conducting research that involves collecting, analysing, and integrating quantitative and qualitative research in a single study or a longitudinal programme of inquiry (Creswell, 2006). Table 3.1 indicates the differences between qualitative and quantitative data.

Table 3.1: Differences between qualitative and quantitative data

DESCRIPTION	QUANTITATIVE DATA	QUALITATIVE DATA
Purpose	More useful for testing. Provides summary of information on many characteristics. Useful in tracking trends.	More useful for discovering. Provides in-depth (deeper understanding) information on a few characteristics. Useful in discovering hidden motivations and values.
Properties	More structured collection technique and objective ratings. High concern for representation. Relatively short interviews (1–20 minutes). Interviewer is passive. Larger samples (over 50). Results objective.	More structured collection technique requiring a subjective interpretation. Little concern for representativeness. Relatively long interviews (half an hour to several hours). Interviewer is active and should be highly skilled. Small samples (1–50). Results subjective.

Source: Hair, J.F., Babin, B., Money, A.H. and Samouel, P. (2003). Essentials of Business Research Methods. Hoboken, NJ: John Wiley.

The objectives of the study are achieved by using a qualitative, empirical, analytical research methodology, which was more suitable because the study aimed to provide a description of a group of people through analysing responses received from the in-depth interviews. This study follows this method to understand how property practitioner firms manage IE in the industry.

3.7 RESEARCH STRATEGY

The research strategy is a step-by-step plan of action that gives direction to the researchers' thoughts and efforts, to enable the researcher to conduct the study systematically and on schedule, to produce quality results and detailed reporting (Vosloo, 2014). This study follows in-depth interviews that are conducted with property practitioners of the property industry to collect data. In-depth interviews are preferred because ethics is a sensitive subject for which a focus group may not assist in generating the required data (Salkind, 2014). Furthermore, the selection of the research strategy was guided by the overall research questions and its objectives.

3.7.1 Interview questions and objectives

Table 3.2 indicates the research objectives and interview questions (see Appendix A for interview questions).

Table 3.2 Interview questions and objectives.

OBJECTIVES	QUESTIONS TO ADDRESS THE OBJECTIVES
To investigate the extent to which property-practitioner firms in the Gauteng Province enforce IE.	What is the extent to which the property practitioner firms in the Gauteng Province enforce IE?
To explore the systems and processes used by property practitioners firms in the Gauteng Province to enforce IE.	What are the systems and processes used by the property-practitioner firms in the Gauteng Province to enforce IE?
To explore the ethical challenges and dilemmas experienced by the property-practitioners firms in the Gauteng Province in managing IE	What are the ethical challenges and dilemmas experienced by the property-practitioner firms in the

	Gauteng Province when managing IE?
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3.8 POPULATION AND SAMPLE

Any group of individuals or objects that share a common characteristic and represent the whole or sum total of cases involved in a study is called the population (Van der Walt, 2002). The population for this study is the property-practitioner firms situated in the Gauteng Province. The research population or target audience for this includes employees and managers in the property industry who have at least five years' experience in the industry, because this assists in answering the interview questions in an experienced and confident manner.

3.8.1 Sample design

There are two types of sampling design, namely probability and non-probability sampling (Gingery, 2009). According to Salkind (2014), the probability method has a complete sampling frame, the method is able to select and generalise population from a random sample and can be more expensive and time consuming than the non-probability method. The non-probability method is used where an exhaustive population is not available; the method is not random and is effective when generating ideas and feedback.

When dealing with the sampling design, it is important to firstly consider the population from where the sub-group (sample) is derived (Salkind, 2014). This study follows the following six sampling steps proposed by Wiid and Diggines (2013):

- a. Defining the population
- b. Identifying the sampling frame
- c. Determining the sample size

- d. Determining the sampling method
- e. Selecting the sample elements
- f. Gathering data from the sample elements.

This study uses non-probability sampling; particularly convenient sampling and participants were sampled based on their availability. This sampling technique is however, prone to bias (Etikan, Musa and Alkassim, 2016). This study sampled five (5) managers and five (5) employees within the property-practitioner firm.

3.8.2 The sampling method

Sampling involves any procedure that uses a small number or a portion of items to make a conclusion regarding the whole population (Cooper and Schindler, 2006; Zikmund, 2003). This study selects participants based on convenience and their survival stage in the industry according to their five-year work experience. This study contacted (5) managers and five (5) employees within the property practitioner firm in the Gauteng Province as possible and asked permission to conduct the interviews with the selected property practitioner firms.

3.8.3 The sample frame

The property practitioner firms are conveniently sampled from a sample frame and adhere to the criteria. The sample frame is defined as a list or population index from where the sample of the target population can be selected (Bak, 2004). The sample frame for this study is the database of the property-practitioner firms registered in the Gauteng Province. This choice is motivated by cost and feasibility, as spreading the sample across the entire country may pose logistical challenges, which could distort the validity and reliability of the data collection process (Salkind, 2014).

3.8.4 The sample size

The sample size is made up of property practitioner firms around Gauteng, which is selected on the basis of their convenience to the study. The communication with the firm was done through a combination of emails and personal visits. This study sampled five (5) managers and five (5) employees within the property practitioner firm, totalling ten (10) participants. This is because it makes it easier for the data-collection process to be completed within the time frame and cost constraints (Guetterman, 2015). Moreover, saturation is usually reached by the sixth (6th) participant. Yin (2010) argues that with qualitative research there is no formula for defining the desired number of participants.

The larger the sample size, the less likely it is to discover a perception that is needed (Biau, Kerneis and Porcher, 2008). During personal interactions appropriate participants were identified. The participants included individuals with a minimum of five (5) years working experience in the property industry, because they have passed the survival stage and are more comfortable and knowledgeable about the industry. This study collected demographic information of the firms and information on IE practices by the firms. Managers provided information that is slightly different from that provided by employees, because of their managerial positions. Employees on the other hand also experience IE issues differently and provided a deeper understanding of the issues, different from the managerial perspective. The channel of communication with the participants was provided by the principal of each property practitioner firm.

Since this study is premised on the qualitative and exploratory design, a large sample size was not significant as the quality of the information is what is sought. The method of selecting the sample size is the blind guess, as for qualitative research, numbers do not matter (Salkind, 2014).

3.9 TRUSTWORTHINESS AND AUTHENTICITY

In establishing authenticity, reassurance that both the conduct and evaluation of the study are genuine and credible was needed – not only in terms of participants’ “lived” experiences, but also with respecting honesty of answering the questions in the Interview Guide (Tobin and Begley, 2004). All the participants signed the consent form (see Appendix B) to ensure authenticity and to ensure that accurate data is collected for the purpose of the study.

Trustworthiness is referred to as validity and reliability. Reliability can be defined as the extent to which results are consistent over time (Joppe, 2000). An accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. Validity is the degree to which a test strategies what it is supposed to measure (Joppe, 2000). Mouton (2001) states that one of the most common errors in doing research is that no piloting or pre-testing is done. However, in this study, the concept is more obscure because the principal researcher does not use instruments with established metrics about validity and reliability; it is pertinent to address how this study establishes findings that are credible, transferable, confirmable, and dependable (Holloway and Wheeler, 2002). Trustworthiness is all about establishing these four instruments, which are described in more detail below.

3.9.1 Credibility

Credibility is the confidence that can be placed in the truth of the research findings. Credibility establishes whether or not this study finding represents plausible information drawn from the participants’ original data, and that correct interpretation of the participants’ original views are captured accordingly (Graneheim and Lundman, 2004; Lincoln and Guba, 1985). Participants were requested to sign informed consent forms (see Appendix B) to participate in the study, to indicate their willingness to participate in the study. All of the participants completed the interview transcript to ensure that original data has been collected to produce a credible study.

3.9.2 Dependability

Dependability refers to “the stability of findings over time” (Bitsch, 2005). Dependability involves researchers evaluating the findings and the interpretation and recommendations of the study to make sure that they are all supported by the data received from the informants of the study (Cohen, Manion and Morrison, 2011; Tobin and Begley, 2004). This study ensured that the data from the interviews are collected and recorded accurately.

3.9.3 Confirmability

Confirmability refers to the degree to which the results of an inquiry could be confirmed or corroborated by other researchers (Baxter and Eyles, 1997). Confirmability is “concerned with establishing that data and interpretations of the findings are not figments of the inquirer’s imagination, but are clearly derived from the data” (Baxter and Eyles, 1997). Interviews were recorded and transcripts captured correctly and can be verified by other researchers if need be.

3.9.4 Transferability

Transferability refers to the degree to which the results of qualitative research can be generalised or transferred to other contexts or settings (Bitsch, 2005; Tobin and Begley, 2004). From a qualitative perspective, transferability is primarily the responsibility of the one doing the generalising (Bitsch, 2005; Tobin and Begley, 2004). For these reasons, generalisation in this study is limited.

3.10 RESEARCH SETTING

The organisations chosen for this study was five (5) property-practitioner firms in the Gauteng Province of South Africa. The data collection took place in December 2017. The collection, analysis, and verification of data was completed within two (2) months.

3.11 DATA COLLECTION

The interviews were conducted at the firms' premises because it was convenient for the participants. It eliminated travel or other expenses for the participants. Having the interviews at the premises also ensured that participants were comfortable, and all the interviews were held in a neutral venue (boardroom or individual's office). On average, the interviews took between thirty minutes and an hour and these were audio-recorded. The interviews were audio-recorded to implement concentration on the responses of the participants. Saunders et al. (2003) provide the following advantages and disadvantages of audio ("tape") recording interviews (see Table 3.3).

Table 3.3: Advantages and disadvantages of audio/tape recording interviews

Advantages	Disadvantages
Allows interviewer to concentrate on questioning and listening.	May adversely affect the relationship between interviewer and interviewee.
Allow questions formulated at an interview to be accurately recorded for use in later interviews (where appropriate).	May inhibit some interviewee response and reduce reliability.
Can re-listen to, by the interviewer	Possibility of technical problems.
Provide an accurate and unbiased record.	Disruption to discussion when changing tapes (or compact disc, or other audio recording device).
Allows direct quotes to be used.	Time required to transcribe the recording.

The researcher chose to audio/tape-record the interviews as she was unable to take notes quickly enough, and would otherwise have been limited to concentrate on the responses of the participants.

3.12 DATA CAPTURING

Once all the data was collected from the five (5) managers and five (5) employees, the data was then transcribed into MS Word. Transcribing the recorded data to words, took at least 3 hours per interview (depending on the duration of the interview) over a period of 2 weeks. There was only one challenge that was experienced during the interviews – the distracting noises in the background, that resulted in replaying and listening to the audio over and over again, to pick up all the details of the conversation; this therefore delayed the transcription process to an extra hour to transcribe a recording that lasted 10 minutes.

3.13 DATA ANALYSIS PLAN

Data analysis refers to the application of reasoning to understand and interpret the data that has been collected (Zikmund, 2003). Babbie and Rubin (2001) indicate that the process of data analysis is nothing more than a search for patterns of similarities and differences, followed by interpretation of those. Once the semi-structured interviews were completed, the data gathered was edited and coded. The editing process corrects problems such as interview errors, before the data is transferred to a computer or tabulated (Cooper and Schindler, 2006; Zikmund, 2003).

The process of qualitative data analysis involves “reducing the volume of raw information, sifting significance from trivia, identifying significant patterns and constructing a framework for communicating the essence of what the data reveals” (Bak, 2004). The study uses content analysis to analyse the collection of data in the study.

This study follows the following steps as outlined by Bezuidenhout, Davis and Du Plooy-Cilliers (2014):

Prepare the data:

The data collected during the interviews was audio/tape-recorded and later transcribed for data analysis.

Define the coding unit to be analysed:

The coding units use sentences and phrases that are in line with the in-depth interviews. The transcribed data was organised according to the different themes.

Develop categories and coding scheme or conceptual framework:

Deductive and inductive coding schemes were used. The sentences and phrases were properly defined to ensure they were collectively exhaustive (CE) and mutually exclusive (ME).

Test your coding scheme on a sample text:

The clarity and consistency of the category definitions were tested on a sample in order to ensure that doubts and problems are eliminated.

Code all text:

The method here is a line-by-line coding, which involved reading through parts of the documents and in-depth interviews line-by-line, and identifying related sentences and phrases.

Assess your coding consistency:

The consistency of the coding procedure was rechecked.

Draw conclusions from the coded data (interpret your data):

The developing themes interpreted, including interpreting possible relationships by taking all relevant information and considering extraneous information.

Report your methods and findings:

The applied processes in the coding, analysis and interpretation was reported as completely and truthfully as possible.

Quantitative data analysed:

The results were analysed using content analysis and key themes were identified.

3.14 ETHICAL CONSIDERATIONS

The researcher in this study ensures that the research is conducted in an ethical and responsible way, which complies with the general norms and values. This study complies with the UNISA Policy on Research Ethics and Research and Innovation Policy. Wiid and Diggines (2013) and Salkind (2014) explain a variety of ethical areas that need to be taken care of. The following actions that are taken, are based on the recommendations of the authors. Efforts are made to ensure that the interpretation of the data and their analysis does not harm the reputation of the organisations under study. Proper permission is requested from the property-practitioner firms to carry out research in the area, as well as requesting their full co-operation to implement honesty and confidentiality of information. The appropriate systems and processes were also applied to maintain the ethical clearance (see Appendix D) in order to undergo the study with the relevant firms. The objectives of the study are made known to the sampled property-practitioner firms and ensures that the data collected, is held in confidence.

Observation of the following ethical consideration by Salkind (2014) throughout the research coercion:

- **Maintenance of privacy:** This study ensured the protection of participants' interest and assessed the maintenance of confidentiality of the data. Confidentiality was ensured by conducting the interviews in a private space, like the boardroom; and transcripts being password protected.
- **Informed consent (see Appendix B):** Permission was obtained from participants to conduct interviews by asking them to sign informed consent forms before the interviews. Participants that took part in the interview process were required to sign the consent form to confirm participation in the study.
- **Confidentiality:** Participants were told before the interview that their information would be kept confidential.
- **Debriefing and sharing of benefits:** This refers to the process of being able to understand participants' feelings about the questions that are conducted during the interview. By briefing the participants about the importance of participating in the study. Participants were told about the importance of participating in the study and how beneficial the study could be for the industry.

3.15 CHAPTER SUMMARY

This study followed the social constructivism (interpretive) paradigm which employs inductive logic. This chapter outlined and discussed the research design of the study, what data is required, what methods to collect data, how to analyse this data, and how all of this answered the research questions. It continued to discuss the research approaches followed in this study, namely qualitative, empirical, analytical research methodology approach.

The research strategy followed in this study was in-depth interviews that were conducted with property practitioners within the property industry. This chapter also discussed sampling, who the target audiences were, where the study was conducted, what province was the focus for the study and the type of experience each participant had in the industry.

The interviews of the study were conducted at the firms' premises because it was convenient for the participants. These interviews on average took a minimum of 30 minutes but no longer than a period of an hour and were audio-recorded and transcribed into written words. This process took at least 3 hours per interview (depending on the duration of the interview) over a period of 2 weeks. Once the transcription of the interviews were completed, the transcriptions were edited and coded.

The chapter highlighted that ethical consideration by Salkind (2014) were implemented throughout the entire research to ensure that the study was ethical. The next chapter presents and discusses the results of the study.

CHAPTER 4: PRESENTATION AND DISCUSSION OF RESULTS

4.1 INTRODUCTION

In this chapter, the presentation and discussion of results and findings of the study are drawn from the preceding chapters. It discusses the profile of participants in the property industry, the validity of property-practitioner firms' registration and Fidelity Fund Certificate (FFC), the extent of Information Ethics (IE) enforcement, and the systems and processes used to manage IE. The results are analysed using content analysis and key themes are identified. Where appropriate, the results are presented verbatim. The objectives and the research questions were adequately addressed. The section has also discussed the ethical challenges and dilemmas property-practitioner firms come across in the industry.

4.2 PROFILES OF THE PARTICIPANTS

In total, there were five (5) managers and five (5) employees who participated in the interviews for the purpose of this study. A variety of data pertaining to their characteristics was collected, such as level of seniority, qualifications and the period the property practitioner has worked in the industry. The data also focuses on the segment and period the firm has been operational, and also the number of employees in the firm.

4.2.1 Level of seniority

The aim of Question 1.1.1 (see Appendix A) was to explore the participants' level of seniority. This question addresses Objective 1, 2 and 3 of this study. Of the ten (10) participants, five (5) were on a managerial level, and the other five (5) were on an employee level as illustrated in Figure 4.1.

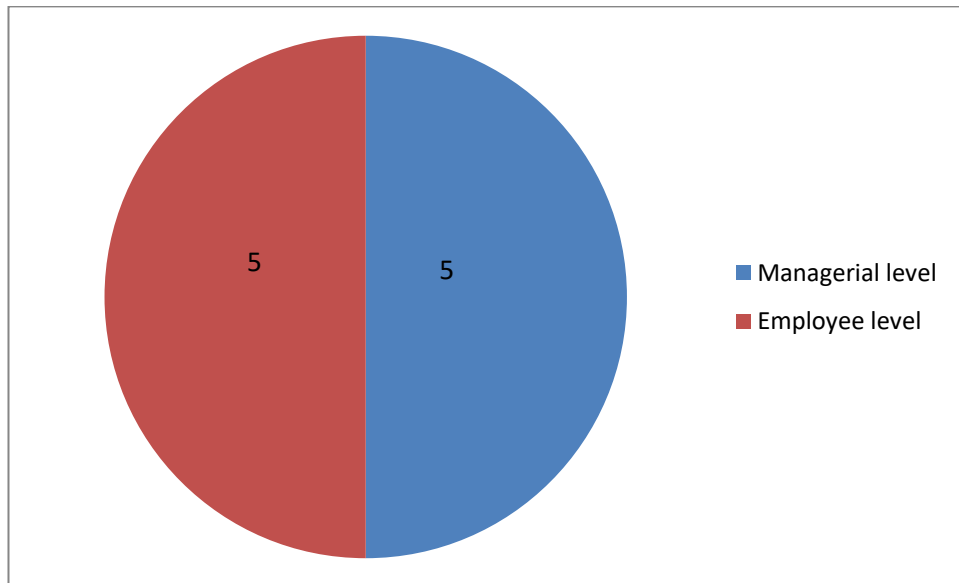


Figure 4.1: Participants' level of seniority

The aim of Question 2.1 of the Interview Guide was to investigate the extent to which property-practitioner firms in the Gauteng Province enforce IE. This question addresses Objective 1 of this study. The findings reveal that IE in the firms are enforced to some extent. This is evident in that these firms perform the following activities: by strictly keeping information internally; strict information sharing rules with external stakeholders are in place; there is an internal IT system that safeguards information; destroying of paper-based information, e.g. forms that are not part of the agreement and applications that are declined or withdrawn; restricted access to information, e.g. approved applications are recorded in the system and only certain people have access to this information; signing of informed consent and confidentiality clauses to allow the property practitioner to access clients' financial and private information; the use of lockable cabinets for files, to secure client information and password-protected systems,

e.g. property practitioners not having access to the Customer Relation Management (CRM) system; only senior management have full access to this system.

4.2.2 The period the property practitioner has worked in the industry

The purpose of Question 1.2 (see Appendix A) was to determine the years the property practitioner worked in the industry. This question addresses Objectives 1, 2 and 3 of this study. Half or five (5/10) of the participants have been in the industry for a period of six to ten years, followed by two (2/10) who had been in the industry for eleven (11) to fifteen (15) years; and one (1/10) have been in the industry for less than five years; one (1/10) have been in the industry for twenty one (21) to twenty five (25) years; and lastly, one (1/10) have been in the industry for twenty six (26) to thirty (30) years, as illustrated in Figure 4.2.

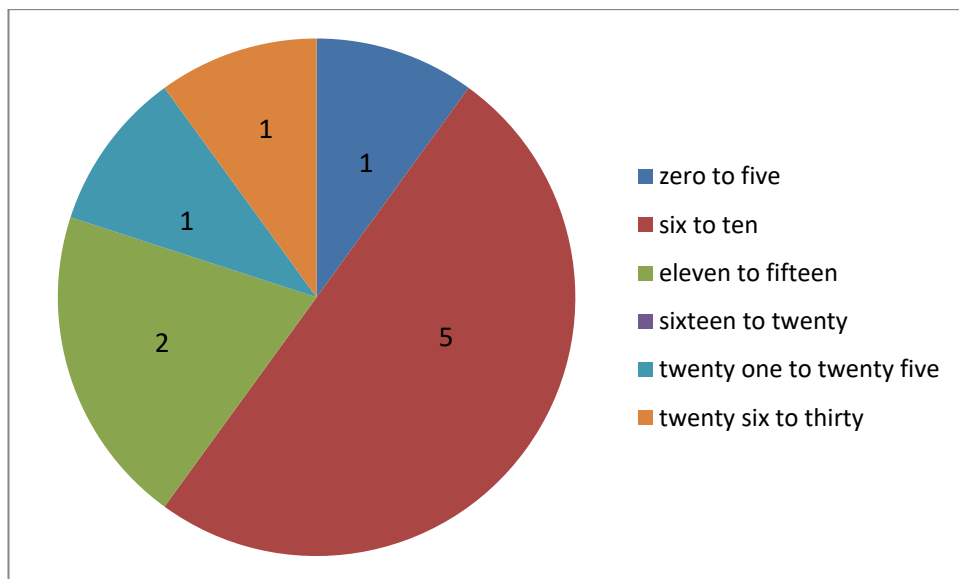


Figure 4.2: Number of years participants worked in the property industry

4.2.3 Level of education

The purpose of Question 1.3 (see Appendix A) was to determine the level of education. This question addresses Objective 1, 2 and 3 of this study. Of the ten (10) participants, four (4) had a postgraduate qualification, four (4) had diplomas/certificates and one (1) had an undergraduate qualification; the other (1) a matric as shown in the Figure 4.2.

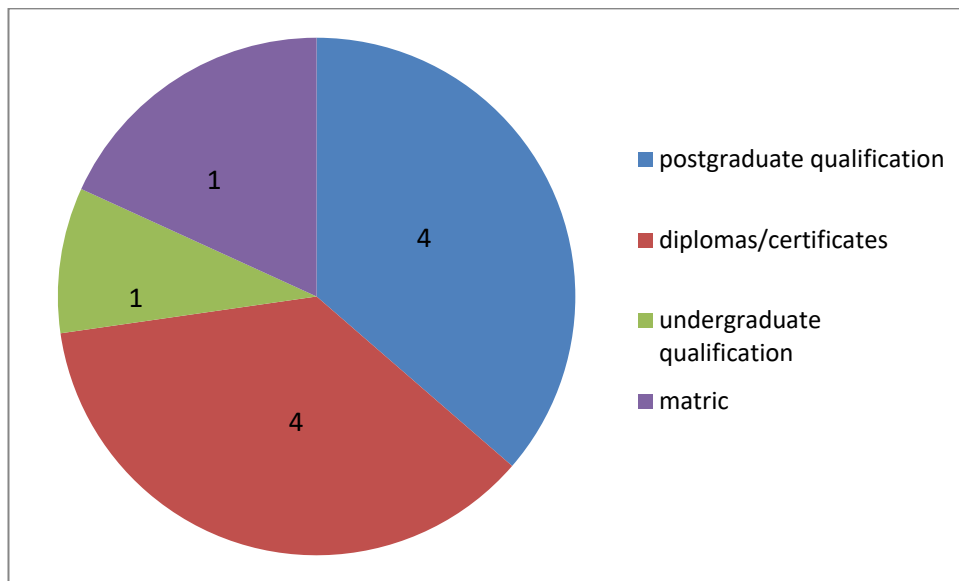


Figure 4.3: Participant level of education

4.2.4 Period the firm has been operational

The aim of question 1.4 (see Appendix A) was to determine the the number of years the firm has been in operation. This question addresses Objective 1, 2 and 3 of this study. Of the 10 participants, 3 stated that the firm has been in existence between less than ten (10) years, followed by 4 between eleven and twenty (11-20) years; then 1 between twenty one and thirty (21-30) and 2 between fourty one and fifty (41-50); illustrated in Figure 4.4.

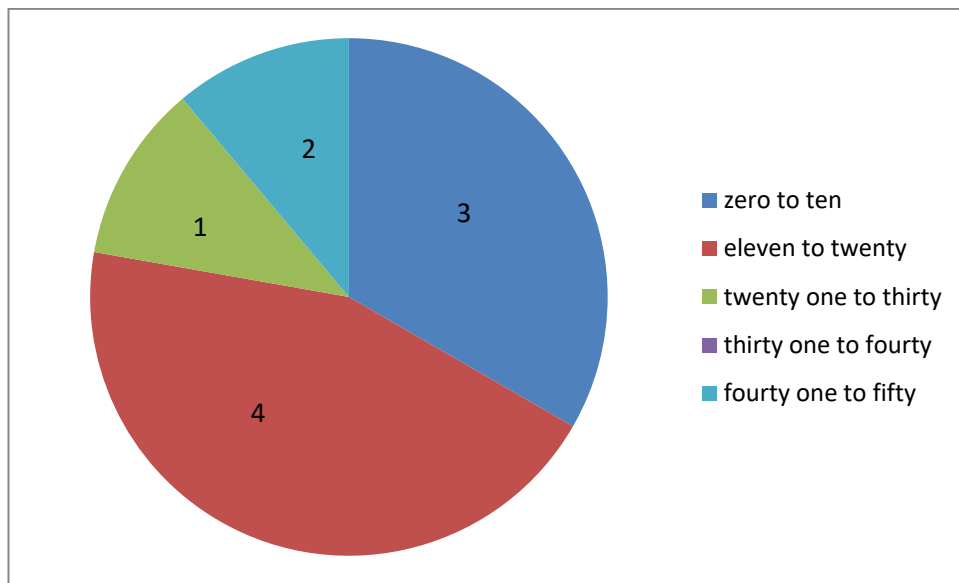


Figure 4.4: Number of years the firm have been in operation

4.2.5 Number of employees in the firm

The aim of Question 1.5 (see Appendix A) was to determine the number of employees in the firm. This question addresses Objective 1, 2 and 3 of this study. The majority (9/10) of the participants indicated that their firms have between 0 and 100 employees as shown in Figure 4.5.

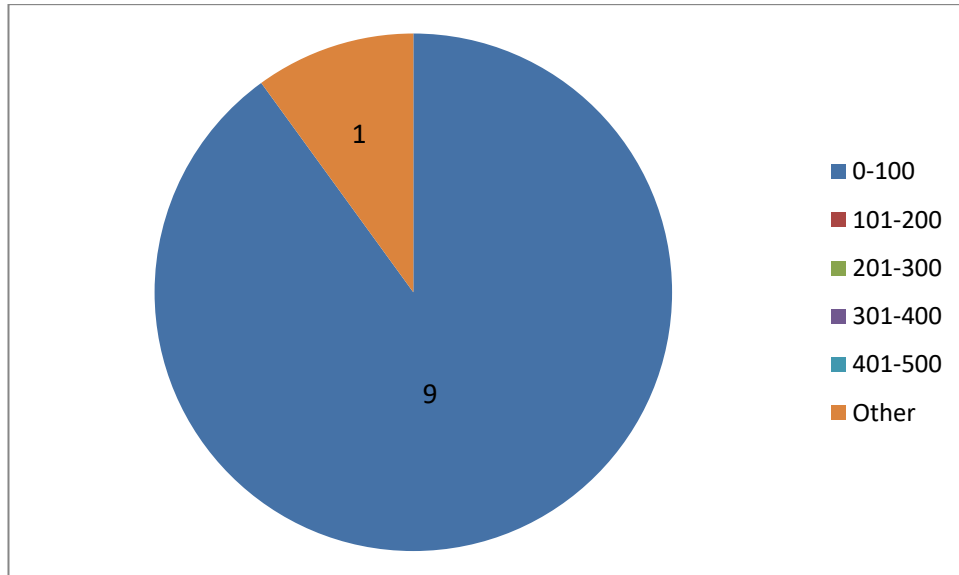


Figure 4.5: Number of employees in the firm

4.2.6 Property - industry segment

The aim of Question 1.8 (see Appendix A) was to determine the property industry segment of the participants. This question addresses Objectives 1, 2 and 3 of this study. The ten (10) participants mentioned the different segments their firms operate in; (nine (9) participants stated that their firms operate in the residential segment, eight (8) rental; three (3) commercial; four (4) vacant land; three (3) new development; one (1) property broker; one (1) property administration; one (1) agriculture; and one (1) small holdings – as shown in Figure 4.6.

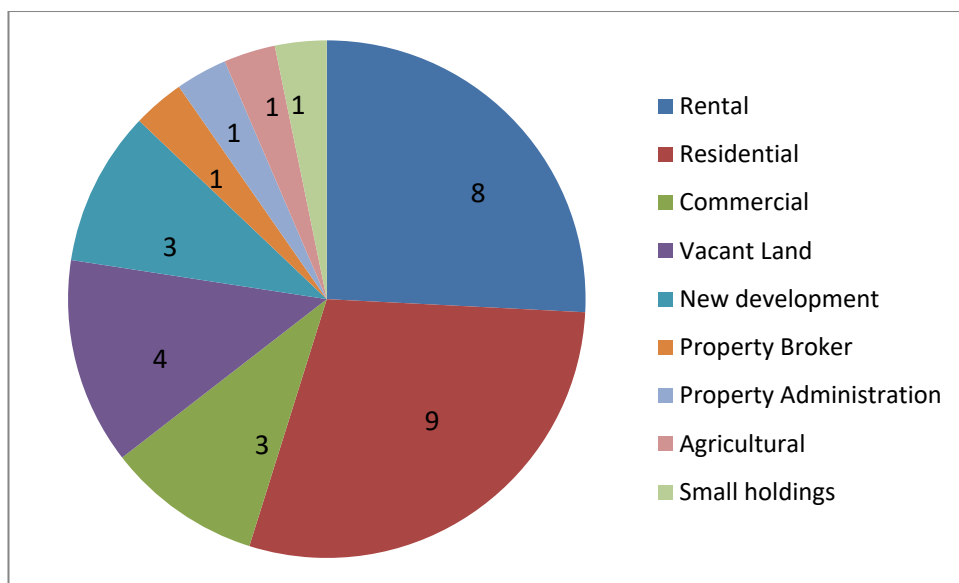


Figure 4.6 : Property industry segment

4.3 VALIDITY OF PROPERTY-PRACTITIONER FIRM REGISTRATION

The aim of Question 1.6 (see Appendix A) was to explore the registration validity of the property-practitioner firms. This question addresses Objectives 2 and 3 of this study. It is required by Estate Agency Affairs Board (EAAB) that all property practitioners firms must have valid registration (Estate Agency Affairs Act, 1976).

4.3.1 Registration of property-practitioner firms with the Estate Agency Affairs Board (EAAB)

The aim of Question 1.6 (see Appendix A) was to explore the registration status of property-practitioner firms with the EAAB. This question addresses Objectives 2 and 3 of this study. All property participants answered this question with a “yes”. Thus, all the property practitioners agree that their firms are registered with EAAB.

4.3.2 Validity of Fidelity Fund Certificate (FFC)

The aim of Question 1.7 (see Appendix A) was to explore the validity of FFC. This question addresses Objectives 2 and 3 of this study. All property participants answered this question with a “yes”. Thus, all property practitioners agree that their firms’ FFC are valid.

4.4 EXTENT OF INFORMATION ETHICS ENFORCEMENT

The aim of Question 2.1 (see Appendix A) was to investigate the extent to which property practitioner firms in the Gauteng Province enforce IE. This question addresses Objective 1 of this study. Participant A indicated that “the company is very strict to only keep the information within the company; not to send it to people outside the firm. According to participant B, “the company has an internal Information Technology (IT) system that assists in safeguarding client information”. Participant D indicated that “physical data that is not being used for future purpose will be destroyed”. For example, “forms that is not part of the agreement” and “applications that are declined or withdrawn”.

According to participant D, information is destroyed on a “weekly basis”. Participant D indicated that “approved applications are recorded in a system and only certain people can have access to this information”. Participant E depicted that “on the first interview with a potential client, the individual has to sign a form to allow the property practitioner firm to access their financial and private information”. Participant F further illustrated that, “Information Ethics is handled with the greatest confidential and lockable cabinets for files to secure client information”. Participant G indicated that “employees in the company have their own passwords for the company systems”. Participant G also stated that “clients’ personal information is locked in a cabinet and only certain employees have access to this information”. Participant H depicted that “company information availability is only limited to people who use or have access to the system“. For example my team members don’t have access to my Customer Relation Management (CRM) system”. Participant I has indicated that “the employees in the company have their own unique passwords and login details”. Participant J has shown that “all employees receive passwords to protect sensitive company information”. Thus, most property practitioners agree that their firms enforce IE to a certain extent. Table 4.1 summarises the extent of IE enforcement in the property industry. [Note: The contributions of participants in this subsection were presented verbatim.]

Table 4.1: Extent of IE enforcement

Extent of IE enforcement	Sources
Strictly keeping information internally.	Participant A
Strict sharing rules with external stakeholders.	
Internal IT system that safeguards information.	Participant B
Destroying of paper-based information.	Participant D
Restricted access to information.	Participant H
Signing of informed consent and confidentiality clause.	Participant E
The use of lockable cabinets for files to secure client information.	Participant F
Password-protected systems	Participant G Participant I Participant J

4.5 SYSTEMS AND PROCESSES TO MANAGE INFORMATION ETHICS

This section addresses Objective 2 of this study. Thus, it explores the systems and processes used by the property industry to manage IE.

4.5.1 Systems and processes to manage privacy

The aim of Question 2.2 (see Appendix A) was to explore the systems and processes used by property-practitioner firms, to manage privacy. This question addresses Objective 2 of this study. Participant A and B have shown that “the company has an internal IT system that assists in safeguarding client information”. Participant C and D indicated that “training for the employees is provided in order to safeguard client personal information” and employees also “sign employment agreements with all employees every 2/3 years”. Participant E and F stated that “all the systems are password protected”. Participant F also stated that “employees sign confidential forms upon employment to ensure that company information is confidential and not leaked to the public.” Participant G has mentioned that “employees in the company have their own passwords for the company systems” and “Information is locked in a cabinet”. Participant H has indicated that “there is confidentially an agreement with all team members and that the information they have access to, is only for work purposes”. Participant I has illustrated that “employees sign confidential forms to ensure that personal information is kept safe”. Thus, most of these participants have systems and processes used to ensure privacy in the firms. Table 4.2 summarises privacy-management systems and processes. [Note: The contributions of participants in this subsection were presented verbatim.]

Table 4.2: Privacy-management systems and processes

Systems and processes	Sources
Internal IT system that safeguards information.	Participant A Participant B
Employee training on privacy.	Participant C
Signing of employee agreement.	Participant D
Password protected systems.	Participant E Participant F Participant G
Signing of confidentiality forms.	Participant F Participant H Participant I
The use of lockable cabinets for files to secure client information.	Participant G

The aim of Question 2.2 of the Interview Guide was to explore the systems and processes used by property-practitioner firms to manage privacy. This question addresses Objective 2 of this study. The findings concur with the literature that property-practitioner firms commit to treating personal information as a valuable asset to be respected, managed and protected, allocate resources to support the development and implementation of privacy management plans (Mwafuililwa, 2010). The findings reveal that the firm has internal IT system that safeguards information; employee training on privacy; the use of lockable cabinets for files to secure client information; signing of employee agreements; password-protected systems and signing of confidentiality forms. Thus, most of the property-practitioner firms have privacy-management systems and processes.

4.5.2 Systems and processes to manage intellectual property

The aim of Question 2.3 (see Appendix A) was to explore the systems and processes used by property-practitioner firms to manage intellectual property. This question addresses Objective 2 of this study. Participant A stated, “there is a system they use”. Participant B indicated that “the company have unique passwords to access the systems” and “safe filling cabinets”. Participant C depicted that “there is a limitation to access to systems and information,” whereas Participant D stated that “only senior level employees have full access to the information”. Participant E has shown that “systems are all password protected”. Participant F, G and H have also shown that “systems are all password protected”. Participant I has stated that “only certain people have access to information”. Thus, most of these firms follow the necessary systems and processes to manage intellectual property. Table 4.3 summarises intellectual-property management systems and processes in the property industry. [Note: The contributions of participants in this subsection were presented verbatim.]

Table 4.3: Intellectual-property management systems and processes

Systems and processes	Sources
Intellectual-property management system	Participant A
Password protected systems	Participant B Participant E Participant F Participant G Participant H
The use of lockable cabinets for files to secure client information	Participant B
Restricted access to information	Participant C Participant D Participant I

The aim of Question 2.3 of the interview guide was to explore the systems and processes used by property-practitioners firms to manage intellectual property (IT). This question addresses Objective 2 of this study. The findings concur with the literature (see section 2.5.6) that firms should have clear guidelines as to how, where and to whom the intellectual property is made available. The findings indicate that these firms make use of lockable cabinets for files to secure client information; intellectual-property management systems; password-protected systems and restricted access to information where only senior-level employees have full access to the information. Thus, most of these firms follow the necessary systems and processes to manage intellectual property.

4.5.3 Systems and processes to manage accuracy

The aim of Question 2.4 (see Appendix A) was to explore the systems and processes used by property-practitioner firms to manage accuracy. This question

addresses Objective 2 of this study. Participant A and B have stated that “client information is updated on a regular basis”. Participant C has indicated that “client information is updated on a regular basis” and participant D has depicted that “the client gives full access to the property practitioner firm to access their personal information”. Participant E has shown that “information is updated on a daily basis”. Participant F outlined that “clients to fill in documentation to verify their personal information”. Participant G has indicated that “information is updated once a year to ensure that it remains accurate”. Participant H shows that, “updating the data of clients on a daily basis to ensure that information remains accurate and efficient”. Participant I highlights that “information on our systems is updated all the time, it is the responsibility of the agent to make sure that this information is captured accurately and updated on a regular basis”. Participant J indicated that “firm stays in touch with their client to make sure that the information that has collected remains accurate”. Thus, most of these firms have systems and processes in place to ensure that information remains accurate in the industry. Table 4.4 summaries accuracy-management systems and processes in the property industry. [Note: The contributions of participants in this subsection were presented verbatim.]

Table 4.4: Accuracy-management systems and processes

Systems and processes	Sources
Regular information update	Participant A Participant B Participant C Participant E Participant G Participant H Participant I
Client permission to access information	Participant D
Completion of personal information forms	Participant F
Constant communication with clients	Participant J

The aim of Question 2.4 of the Interview Guide was to explore the systems and processes used by property-practitioner firms to manage accuracy. This question addresses Objective 2 of this study. The findings concur with the literature that property-practitioner firms have to analyse collected data before capturing it, in order to maintain accuracy (Coldwell and Herbst, 2004). The findings show that the firms stay in touch with their clients to make sure that the information that is collected, remains accurate; completion of personal information forms to verify client information; clients give property practitioners permission to have full access to their personal information and information is updated on a daily basis to ensure accuracy and efficiency. Thus, most of these firms have systems and processes in place to ensure that information remains accurate.

4.5.4 Systems and processes to manage accessibility

The aim of Question 2.5 (see Appendix A) was to explore the systems and processes used by property-practitioner firms to manage accessibility. This question addresses Objective 2 of this study. Participant A has indicated that “Employees in the company have passwords to the systems that are changed on a regular basis to ensure that systems continue to be protected”. Participant B shows that “employees have passwords to the systems and these passwords should be changed on a regular basis”. Participant C, D and E have shown that “employees have passwords to the systems which are changed on a regular basis”. Participant F has indicated that the “company makes sure that all employees have access to all the password protected systems” and “have their own personal keys to cabinets that contain company and client information”. Participant G has shown that “systems are password protected and not all employees have access to the information”. Participant H has outlined that “information is updated on a daily basis to ensure that information remains accurate and efficient” Participant I has indicated that “employees have unique passwords and user names and also limiting access of employees to certain information on the systems”. Participant J indicated that “systems are password protected”. Thus, most of these firms have accessibility-management systems and processes. Table 4.5 summarises accessibility management systems and processes in the property industry. [Note: The contributions of participants in this subsection were presented verbatim.]

Table 4.5: Accessibility-management systems and processes

Systems and processes	Sources
Regularly changed passwords	Participant A Participant B Participant C Participant D Participant E
Password-protected systems	Participant F Participant G Participant I Participant J
The use of lockable cabinets for files to secure client information.	Participant F
Restricted access to information	Participant G Participant I

The aim of Question 2.5 of the interview guide was to explore the systems and processes used by property-practitioner firms to manage accessibility. This question addresses Objective 2 of this study. The findings concur with the literature that property-practitioner firms must store information in files that are easily accessible by all permitted users. The information must further be stored in secured storage (Nenzhelele, 2016). The findings reveal that these firms make use of lockable cabinets for files to secure client information; restricted access to information only limited to employees; however, senior management has full access to the systems; password-protected systems which are changed on a regular basis to ensure that systems continue to be protected. Thus, most of these firms have accessibility-management systems and processes.

4.5.5 Policies and procedures to manage Information Ethics

The aim of Question 2.7 (see Appendix A) was to explore the policies and procedures property-practitioner firms implement to manage IE. This question addresses Objective 2 of this study. All participants answered this question with a “yes”. Thus, these property practitioners agree that their firms do have policies and procedures to manage IE.

The aim of Question 2.7 of the Interview Guide was to explore the policies and procedures property-practitioner firms implement to manage IE. This question addresses Objective 2 of this study. The findings of this study indicate that these property-practitioners firm follow policies and procedures in managing IE. These findings are in accordance with Mann (2015; updated 2018) who states that firms comply with procedures and policies in managing IE.

4.5.6 Acts to manage Information Ethics (IE)

The aim of Question 2.8 (See Appendix A) was to explore the Acts property-practitioner firms follow to manage IE. This question addresses Objective 2 of this study. All participants responded to this question by with a “yes”. Thus, these property practitioners follow most of the Acts to manage IE e.g. Financial Intelligence Centre Act (FICA), Protection of Personal Information Act (POPI), Promotion of Access to Information Act (PAIA), the Estate Agency Affairs Board Act.

The aim of Question 2.8 of the Interview Guide was to explore the Acts property-practitioner firms follow to manage IE. This question addresses Objective 2 of this study. The findings of this study indicate that these property-practitioner firms follow Acts when managing IE. Thus, they follow Acts such as the Protection of Personal Information (POPI), the Promotion of Access to Information Act (PAIA) and the Financial Intelligence Centre Act (FICA). These finding are in accordance with Bregman Moodley Attorneys Inc. (2015) who states that property practitioners must ensure that they and their clients are FICA compliant by supplying banks with the required documentation. It was also found that property-

practitioner firms need to prioritise the Estate Agency Affairs Act to ensure the smooth running of the firm. Thus, these property-practitioner firms follow most of the Acts to manage IE.

4.5.7 Organisations that assist with the management of Information Ethics (IE)

The aim of Question 2.9 (see Appendix A) was to explore the assistance by organisations with the management of IE. This question addresses Objective 2 of this study. All of the participants responded to this question by saying “yes”. Thus, these property practitioners are assisted by organisations, e.g. the Estate Agency Affairs Board (EAAB), to manage IE in the industry.

The aim of Question 2.9 of the Interview Guide was to explore organisations’ assistance with the management of IE. This question addresses Objective 2 of this study. The findings of this study indicate that these property-practitioner firms are assisted by organisations such as the Estate Agency Affairs Board (EAAB) and the Institute of Real Estate Management (IREM) to manage IE.

4.5.8 Systems and processes to manage cybercrime

The aim of Question 2.10 (see Appendix A) was to explore the systems and processes used by property-practitioner firms to manage cybercrime. This question addresses Objective 2 of this study. Participant A indicated that “the normal anti-virus systems and changing of passwords on a regular basis”. Participant B has highlighted “the normal anti-virus systems changing of passwords on a regular basis”. Participant C depicted that there is an “IT team that assists us with preventing any potential cyber-attacks on our systems”. Participant D has mentioned that “they update software’s on a daily and install anti-viruses and make sure that everything is backed up and reports and all of that .they make sure there are no cyber-attacks”. Participant E has indicated that “we have firewalls on our systems to prevent any potential cyber-attacks”.

Participant F outlined that “only systems and processes we have currently put in place is having an IT company assisting with preventing potential cyber-attacks that can be detrimental for the organisation and cause disruption and functioning of the business”. Participant G has indicated that “have outsourced a company to assist with the daily running of our systems in order to pick up any unusual activities on our systems”. Participant H stated that “only measure we have implemented as a company to reduce cybercrime is by making sure that not all the employees have access to the systems as they please and only the administration and principal has access to all the information to the company systems”. Participant I has depicted that “only measure that has been put in place is for employees not have access to the entire system but certain portals and if however the employee wants access to the entire system they would have to ask one of the administration ladies to assist with the attainment of the required information”. Participant J has mentioned, “we change passwords on a regular basis and we make sure that agents have the right anti-virus and make sure that the systems are to a degree where they are not exposed to any potential cyber-attacks that might hinder the functioning of the organisation”. Thus, most of these firms have cybercrime management systems and processes. Table 4.6 summarises cyber-crime management systems and processes in the property industry. [Note: The contributions of participants in this subsection were presented verbatim.]

Table 4.6: Cybercrime management systems and processes

Systems and processes	Sources
Use of antivirus systems	Participant A Participant B Participant D Participant J
Regularly changed passwords	Participant A Participant B Participant J
IT team assistance with cyber-attack prevention	Participant C
Contracted IT company that prevents cyber attacks	Participant F Participant G
Regular software update	Participant D
System backup	Participant D
System reports	Participant D
Firewalls	Participant E
Restricted access to information	Participant H Participant I

The aim of Question 2.10 of the Interview Guide was to explore the systems and processes used by property-practitioner firms to manage cybercrime. This question addresses Objective 2 of this study. The study reveals that most of these property-practitioner firms make use of: antivirus systems; firewalls; changing of passwords and usernames on a regular basis; IT team assistance with cyber-attack prevention that can be detrimental for the organisation and cause disruption in the functioning of the business; contracted IT company that prevents cyber-attacks and assists with the daily running of the systems in order to pick up any unusual activities on the systems; daily software update; making sure that information and reports are backed up on the server; and the executive boss and his confidants/executive assistant have access to all the information to the company systems. Thus, most of these firms have cybercrime-management systems and processes.

4.6 ETHICAL CHALLENGES AND DILEMMAS

The aim of Question 2.6 (see Appendix A) was to explore the ethical challenges and dilemmas experienced by property-practitioner firms, to manage IE. This question addresses Objective 3 of this study. Participant A has stated that “the main challenges that we as a company usually experience from a day to day is clients being unhappy with the fact that we have their personal information, even though their information is easily accessible, for instance at the Deeds Office”. Followed by participant D indicating that “The biggest problem is that legislation forces you to keep original documentation for up to 7 years, where only recently legislation changed in such a way that it can be electronic copies but there is a massive procedure to implement this process because it has to be South African Revenue Service (SARS) verified before you can continue with that specific process. We as a company are currently looking at implementing this process because storage of the physical documents takes up a lot of storage space but still doing the relevant research regarding this process”. Participant G has mentioned that, “The biggest challenge in the industry currently is cyber-crime and we have been hacked before so we have enhanced our systems to ensure there are no cyber- attacks in future hence the limitation to client information and only allowing certain employees to have access to this information”. Thus, these

property practitioner firms experience ethical challenges and dilemmas in the industry. Table 4.7 summarises ethical challenges and dilemmas experienced in the industry. [Note: The contributions of participants in this subsection were presented verbatim.]

Table 4.7: Ethical challenges and dilemmas

Challenges and dilemmas	Sources
Clients' information easily accessible at Deeds Office	Participant A
Lack of trust from clients	
Legislation requirement of record keeping	Participant D
Lack of physical and electronic storage of information	
Cybercrime and hacking	Participant G

The aim of Question 2.6 of the Interview Guide was to explore the ethical challenges and dilemmas experienced by property-practitioner firms to manage IE. This question addresses Objective 3 of this study. The study findings indicate that most of these property-practitioner firms experience lack of physical and electronic storage of information; lack of trust from the client, because firms have their personal information without client consent even though this information is easily accessible at Deeds Office; legislation forces firms to keep original documentation for up to 7 years, where only recently, legislation changed in such a way that it can be electronic copies, but there is a massive procedure to implement this process, because it has to be South African Revenue Service (SARS) verified before a firm can continue with that specific process for fear of cybercrime hacking. Thus, these property-practitioner firms experience ethical challenges and dilemmas.

4.7 CHAPTER SUMMARY

In this chapter, the collected data was presented and analysed using content analyses. Where appropriate, the results were presented verbatim. The chapter also discussed the findings of the profile of participants, the validity of property-practitioner firm registration with EAAB and the FFC. The extent of IE enforcement by property practitioners firms, the systems and processes used to manage privacy, intellectual property, accuracy and accessibility IE in the property industry were analysed in this chapter. The chapter also discussed findings touching on policies and procedures to manage Information. The acts to manage IE and the organisations that assist with the management of IE were discussed.

The chapter also highlighted systems and processes used to manage cybercrime as well as ethical challenges and dilemmas property-practitioner firms experienced. The next chapter discusses the conclusions and recommendations of the study.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The chapter presents and discusses conclusions and recommendations of this study drawn from the preceding chapters. It discusses conclusions and recommendations regarding the extent of Information Ethics (IE) enforcement and the systems and processes used to manage IE. The chapter also discussed conclusions and recommendations regarding the ethical challenges and dilemmas property-practitioner firms come across in the industry.

5.2 EXTENT OF INFORMATION-ETHICS ENFORCEMENT

The aim of Objective 1 was to investigate the extent to which property-practitioner firms enforce IE in the property industry. This study concludes that these property-practitioner firms enforce IE to a certain extent. Thus, they perform the following activities to enforce IE: strictly keeping information internally; strict sharing rules with external stakeholders; internal Information Technology (IT) systems that safeguard information; destroying of paper-based information; restricted access to information; signing of informed consent and confidentiality; the use of lockable cabinets for files to secure client-information and password-protected systems. Property practitioner firms are compliant with IE principles, acts and regulations. They are doing what is necessary to protect the information of their firm and customers.

5.3 SYSTEMS AND PROCESSES TO MANAGE INFORMATION ETHICS

The aim of Objective 2 was to explore the systems and processes used by property-practitioner firms in the Gauteng Province to manage IE. It can be concluded from the findings that these property-practitioner firms use the following systems and processes to manage IE:

- Internal IT systems that safeguard information

- Employee training on privacy
- Signing of employee agreement
- Password-protected systems
- Signing of confidentiality forms
- The use of lockable cabinets for files to secure client information
- Intellectual-property management system
- Regularly changed passwords
- Restricted access to information
- Regular information update
- Client permission to access information
- Completion of personal-information forms
- Constant communication with clients
- Policies and procedures
- Relevant Acts
- Organisations that manage IE
- Use of firewalls
- Use of antivirus systems
- IT team assistance with cyber-attack prevention
- Regular software update
- System backup
- System reports.

Thus, these are systems and processes used by property-practitioner firms to manage Privacy, Accuracy, Intellectual Property and Accessibility (PAPA) in the industry. Firms that implement these systems and processes may protect Privacy, Accuracy, Intellectual Property and Accessibility of the clients consequently, so that they may gain trust from their clients regarding the information they provide. These firms have taken necessary steps to protect customers' information according to IE and the POPI Act. These firms should implement all these systems and processes in order to fully protect customers' information.

5.4 ETHICAL CHALLENGES AND DILEMMAS

The aim of Objective 3 was to explore the ethical challenges and dilemmas experienced by property practitioners to manage IE. The study concludes that these property-practitioner firms experienced the following ethical challenges and dilemmas:

- Clients' information easily accessible at Deeds Office;
- lack of trust from clients;
- legislation requirement of record keeping;
- lack of physical elements/evidence;
- electronic/digital storage of information.

Thus, these property-practitioner firms should explore measures to reduce and possibly eliminate the ethical challenges and dilemmas in the industry.

5.5 RECOMMENDATIONS

From the data analysis, findings and conclusions the following recommendations can be made. The property-practitioner firms in the Gauteng Province should:

- Be registered with the EAAB and have a valid FFC, as it may ensure that they have legal rights to offer services in the property industry and to gain confidence from potential clients;
- enforce IE to a greater extent as this may ensure compliance with government Acts such as the Protection of Personal Information Act (POPI, prevention of reputational damage and subsequent loss of money;
- use the systems and processes to manage IE as listed in section 6.5 as this may ensure privacy, accuracy, intellectual property and accessibility; and
- put measures in place to reduce and possibly eliminate the ethical challenges and dilemmas experienced when managing IE (see section 6.6) as this will ensure complete trust from customers.

5.6 PRACTICAL AND THEORETICAL CONTRIBUTIONS OF THE STUDY

The aim of this study was to explore the systems and processes used by property-practitioner firms in the Gauteng Province to manage IE and explore the ethical challenges and dilemmas experienced by property-practitioner firms during the management of IE. This study found twenty two (22) systems and processes used by these property-practitioner firms to enforce IE. The study also found five (5) ethical challenges and dilemmas experienced by these firms when managing IE.

In practice the IE management systems and processes may reduce and possibly eliminate loss of privacy experienced by customers, it may also prevent property-practitioner firms from being victims of cybercrime. It may also prevent property practitioner firms from loss of reputation. It may also ensure full compliance with government Acts and Regulations. The list of ethical challenges and dilemmas may ensure that these firms guard against such; the list of ethical challenges and dilemmas may ensure that property-practitioner firms put measures in place to weaken or possibly eliminate such ethical challenges and dilemmas.

Theoretically, the list of IE management systems and processes and the list of ethical challenges and dilemmas may contribute towards the existing body of knowledge. The outcome of this study adds to the limited scope of IE literature.

5.7 LIMITATIONS OF THE STUDY

The following have been the limitations of the study:

- i. The study was limited to time and money available.
- ii. IE is still in its infancy stages and has limited literature because of limited information regarding the topic.

- iii. Due to the ethical nature of the study, some participants were not free to provide all the information required.

5.8 AVENUES FOR FURTHER RESEARCH

The study was limited to property-practitioner firms and not their clients. Thus, further studies should focus on the clients' views and perspectives about IE.

The study was limited to property-practitioner firms in the Gauteng Province of South Africa. Further research should be conducted in other provinces, the entire country, and other countries.

This study was qualitative in nature and interviews were used to collect the data. A follow-up study using a quantitative method or mixed method should be conducted

5.9 CHAPTER SUMMARY

The study concludes on the profile of participants in the property firms, the extent of information ethics enforcement and the systems and processes to management ethics in the industry. This chapter also concludes on the ethical challenges and dilemmas property-practitioner firms come across. It further suggests on future studies and outlines the limitations and contributions of the study.

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LIST OF APPENDICES

APPENDIX A

INTERVIEW GUIDE

DETERMINATION OF SYSTEMS AND PROCESSES EMPLOYED BY THE PROPERTY INDUSTRY TO MANAGE INFORMATION ETHICS (IE) IN THE GAUTENG PROVINCE OF SOUTH AFRICA QUESTIONNAIRE

The aim of this interview is to gather information on the different systems and processes that property practitioner firms in South Africa manage Information Ethics. The interview also establishes the extent to which property practitioner firms enforce Information Ethics. In addition, the interview establishes the ethical challenges and dilemmas faced by South African property-practitioner firms.

The interview data will be used to identify the systems and processes that property-practitioner firms manage Information Ethics in the industry and how the industry avoids any information violation impacting the success of the firm. The interviews will be conducted over a period of 30 minutes but not more than an hour.

The collected data will be kept confidential to ensure maintenance of information privacy. You are required to sign an informed consent form before the interview is conducted to confirm your voluntary participation in this interview. A voice recorder will be used to record this interview. The collected data will be deleted after a period of five years. Do take care to speak clearly enough for the voice recorder to capture the conversation and responses.

1. Identifying Information		
1.1	What position do you occupy at the property practitioner firm?	
1.1.1	Are you on a managerial or employee level?	
1.2	How many years have you worked in the property industry?	
1.3	What is your qualification/highest qualification?	
1.4	How long has your property practitioner firm been in operation?	
1.5	How many employees do your property practitioner firm have?	
1.6	Is your property practitioner firm registered with EAAB?	
1.7	Is your FFC valid?	
1.8	Which segment is your property practitioner firm operating in? <ul style="list-style-type: none"> • asset management; • estate agents (including residential only); • other generic codes (non-property); • property broker; • property loan stock; 	

<ul style="list-style-type: none"> • property loan stock (internal management); • property management services; • property owner; • property industry general (property owners); • property unit trust; and • unlisted public mandate collective investment schemes 	
2. Questions on Information Ethics of Property Practitioners Firms	
2.1	To what extent does your firm enforce Information Ethics? Please elaborate.
2.2	What are the systems and processes used by your firm to ensure privacy?
2.3	What are the systems and processes used by your firm to protect intellectual property?
2.4	What are the systems and processes used by your firm in to ensure that information remains accurate?

2.5 What are the systems and processes used by your firm to ensure that access to systems is protected?
2.6 What are the ethical challenges and dilemmas experienced by your firm in managing Information Ethics?
2.7 Do you have policies and procedures that help you to manage Information Ethics?
2.8 Are there Acts that help you to manage Information Ethics?
2.9 Are there organisations that help you to manage Information Ethics?
2.10 What are some of the systems and processes you used to reduce cybercrime?

THANK YOU FOR YOUR VALUABLE INPUT IN THIS STUDY

APPENDIX B

CONSENT TO PARTICIPATE IN THIS STUDY

I, _____ (participant name), volunteer to participate in a research conducted by Ms Itumeleng Vanessa Moropane and her supervisor Dr Tshilidzi Eric Nenzhelele and Mr Bonginkosi Tshabalala. I understand the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet. I have had sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable).

I am aware that the findings of this study will be anonymously processed into research report, journal publication and/or conference proceedings.

I agree to the recording of the survey questionnaire.

I have received a signed copy of the informed consent agreement.

Participant _____ Name _____ and _____ Surname _____
(please print)

Participant
Signature _____ Date _____

—

Researcher's Name and Surname: Ms Itumeleng Vanessa Moropane

Researcher's
signature _____ Date _____

APPENDIX C

PARTICIPANT INFORMATION LETTER

Determination of Systems and Processes employed by the property industry to manage Information Ethics in Gauteng South Africa

Dear Prospective Participant

This letter is an invitation to consider participating in a study I am conducting as part of my Master's degree in the Department of Business Management at the University of South Africa (UNISA) under the supervision of Dr. Tshilidzi Eric Nenzhelele, a senior lecturer in the department. The study is entitled "Determination of Systems and Processes employed by the property industry to manage Information Ethics in Gauteng South Africa." The purpose of this study is to evaluate systems and processes employed by firms in the South African property industry to manage Information Ethics. It will continue to explore the role of ethical dilemmas faced by managers and employees in the industry and to what extent the property practitioner firms enforce Information Ethics.

The outcome of study may assist in raising awareness of Information Ethics systems and processes in the South African property industry and aid in resolving the issue of protecting information and privacy of clients. It may also help reduce the risk of money laundering, cybercrime and illegal access to client information. It may improve the policies and procedures that the South African property industry utilizes to enforce client's privacy. The outcome of this study will be published in a dissertation, journal articles and conference proceeding.

Your property practitioner firm has been sampled for this study because you are actively involved in the management and the operation of the property practitioners firm and you are therefore best suited to speak to the various issues that relates to this study. Participation in this study is voluntary. It will involve an interview of approximately 30 minutes in length but not more than an hour to take place at an agreed upon venue. You may decline to answer any of the interview questions if you so wish. Further, you may decide to withdraw from this study at any time without any negative consequences by advising the researcher. With

your permission, the interview will be tape-recorded to facilitate collection of information, and later transcribed for analysis.

Shortly after the interview has been completed, I will send you a copy of the transcript to give you an opportunity to confirm the accuracy of our conversation and to add or clarify any points that you wish. All information you provide is considered completely confidential. Your name will not appear in any dissertation or report resulting from this study, however, with your permission anonymous quotations may be used. Data collected during this study will be retained for five years in a locked office. All electronic records of your responses will be protected with passwords and will only be accessed by authorized people. Only researchers associated with this project will have access. There are no known or anticipated risks to you as a participant in this study.

If you have any questions regarding this study, or would like additional information to assist you in reaching a decision about participation, please contact me at 0715160302 or by e-mail at itumelengmoropane@gmail.com you can also contact my supervisor, Dr Tshilidzi Eric Nenzhelele at 0124293756 or e-mail nenzhte@unisa.ac.za and Mr Daniel Bonginkosi Tshabalala at 012 429 3756 or DTshabal@unisa.ac.za.

You will not be reimbursed or receive any incentives for your participation in this survey. I do not anticipate any harm, which you may experience by participating in this survey. The final decision about participation is yours. I hope that the results of my study will be of benefit to those organizations directly involved in the study, other voluntary recreation organizations not directly involved in the study, as well as to the broader research community.

I very much look forward to speaking with you and thank you in advance for your assistance in this project.

Sincerely,

Itumeleng Vanessa Moropane

APPENDIX D

ETHICAL CLEARANCE



UNISA DEPARTMENT OF BUSINESS MANAGEMENT RESEARCH ETHICS REVIEW COMMITTEE

14 November 2017

Dear Ms Itumeleng Moropane,

**Decision: Ethics Approval from
14 November 2017 to 13
November 2020**

ERC Reference #: 2017_CEMS_BM_062
Name: Ms Itumeleng Moropane
Student #: 43710417
Staff #: 1131699

Researcher(s): Ms Itumeleng Moropane
E-mail address: itumelengmoropane@gmail.com
Telephone #: 0715160302

Supervisor (s): Mr Tshilidzi Nenzhelele
E-mail address: nenzhte@unisa.ac.za
Telephone #: 0124293756

Working title of research:

Evaluating the strategies employed by the property industry to manage information ethics in Gauteng South Africa

Qualification: MCom Degree

Thank you for the application for research ethics clearance by the UNISA Department of Business Management Ethics Review Committee for the above mentioned research. Ethics approval is granted for 3 years, from 14 November 2017 to 13 November 2020.

*The **low risk application** was **expedited** by the Department of Business Management Ethics Review Committee on 11 September 2017 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.*

The proposed research may now commence with the provisions that:

1. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.



University of South Africa
Preller Street, Muckleneuk Ridge, City of Tshwane
001 800 295 2954

2. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the Department of Business Management Ethics Review Committee.
3. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.
4. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.
5. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's act no 38 of 2005 and the National Health Act, no 61 of 2003.
6. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data requires additional ethics clearance.
7. No field work activities may continue after the expiry date (13 November 2020). Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Research Committee approval.

Note:

*The reference number **2017_CEMS_BM_062** should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.*

Yours sincerely,



Chair: Prof Sharon Rudansky-Kloppers
Department of Business Management
E-mail: radans@unisa.ac.za
Tel: (012) 429-4370



Executive Dean: Prof Thomas Mogale
Economic and Management Sciences
E-mail: mogalmt@unisa.ac.za
Tel: (012) 429- 4805



APPENDIX E

COLLIQUIUM FEEDBACK



Higher Degrees Committee: Department of Operations Management

21 July 2016

Colloquium feedback: Ms Itumeleng Vanessa Moropane held 21 July 2016

Panel members:

Prof H Nienaber
Prof EJ Ferreira
Dr B Sookdeo
Dr A Tolmay
Dr S Dhlamini
Dr S van Antwerpen
Mr E Nenzhelele
Mr D Tshabalala
Mrs Lean Brown

The Departmental Higher Degrees Committee consisting of the above mentioned panel members, have concluded that the **proposal has been accepted, but needs minor changes before submission and the student may proceed with the next module (i.e. the writing of the dissertation)**. The following concerns were raised by the panel and need to be addressed in the revised proposal:

- Topic - can be rephrased to be a shorter length. It does reflect what is in the body of the study and should be formulated in a way that it should relate to the primary objectives.
- Problem statement - there are many different issues, put them together to focus on one thing on your study. Objectives should go with research questions and problem statement and the study can either have research objectives or research questions.
- Literature review – most literature is covered and the structure of the context of literature is good. The study is clear and descriptive

Final decision:

The committee confirms that the student may proceed with the study, and that the proposal be **revised** accordingly.

For more information you can contact Ms Johanna Blos on +27 (0) 12 429 2689.